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9.30 a.m.	11.00 "	every 10 minutes	Stopping
11.30 "	12.30 p.m.	15 "	ping
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4.30 "	4.50 "	10 "	ping
	5.00 "		Non Stop
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	5.40 "		Stopping
	5.50 "		Non Stop
	5.57 "		Stopping
	6.04 "		Non Stop
	6.11 "		Stopping
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THE FRENCH CASE

CONCESSIONS AT AN END.

Mr. Poincaré unveiled a war memorial at Senlis on July 15th. The town marks one of the points at which the Germans turned back from their march on Paris on the eve of the Battle of the Marne. M. Poincaré in his speech referred to the relations between France and her Allies and the recent differences of policy in regard to reparations.

Pointing out that France had gained no territorial advantage from her victory except the return of the lost provinces, M. Poincaré said that friendly Powers had extended their frontiers and had succeeded in certain cases in having their relations in accordance with their strategic interests. France had declared herself satisfied, because she had never dreamt of conquest and because she thought the time was past for annexations made against the will of the population. How had they been rewarded for their wisdom and moderation? The link of the signatures to the Treaty of Versailles was hardly dry before choruses organized by Germany began to chant everywhere the same strain, "Imperial France, militarist France, Imperialist France." However, those agitators, they broke down before the truth.

We do not forget (M. Poincaré declared) any piece of foreign soil. We wish only that a treaty signed by twenty-eight nations should not be considered after four years as an antiquarian fossil for exhibition in archaeological museums to a few astonished visitors. It seems that that is too much to ask, and when we formulate this demand with moderation certain of our friends exclaim, "Do not think of it! All that is ancient history. The world has revolved. All Europe has fallen ill. The first need is to reconstitute Europe, and for that it is necessary above all to prevent Germany from sinking into ruin." Make concessions, then, in the common interest. Concessions? Since peace was signed France has never ceased making concessions. It is an insult to represent her as egotistical, thinking only of herself and indifferent to the health of Europe. She has lost nothing of her native generosity, of her old faith in ideals, of her disinterested love of humanity. But let it be allowed that she had kept her intelligence and her clearness of view. She is not unaware that in the complexity of modern life no nation can be completely isolated from the others; and that there are between peoples innumerable causes of economic interdependence, and that no part of the European body could become rotten without. The best running risks of corruption, I add, finally, that France has no desire to see Germany collapse, first, because a creditor does not desire the discomfiture of his debtor—then when that debtor is, like Germany, in a position to recover rapidly—and also because it is not French to throw oneself violently on a beaten enemy.

END OF CONCESSIONS.

Why then have we said that we have reached the end of concessions? It is because, up to now, it is we who have paid for them. The Treaty has promised us the reparation of our damages and the guarantee of our security. But as regards security we were given a right of temporary occupation of the Rhine, which was to cease precisely at the moment when Germany would have become strong again. To make up for the precariousness of this first means of security, we were promised a pact of help, which had no military value, but which might have the virtue of a moral and political warning. The promise was not kept, and nothing has been offered in place of it. For the fresh guarantee pact proposed by Mr. Lloyd George for a period shorter than that of the period of occupation, without any precise obligation of military help, was nothing; it was nothing more than a dangerous and specious offer, deceiving the eye.

As regards our reparations, we have been treated far better. On the Commission constituted under the Treaty of Versailles we were in a minority, although our interests were the majority of those concerned. The attempt has nevertheless been made during the last four years to deprive the Commission of its powers and to replace it by international financial committees, that is to say, to try to form against us a coalition of the interests opposed to ours. The Treaty established in advance the conditions in which the Commission would determine the amount of the German debt. A pretence was made of respecting these conditions, but the debt was scarcely fixed before there was imposed upon us, by one of those Supreme Councils in which we always lost some portion of our rights, a Schedule of Payments which the Reparation Commission reluctantly adopted and which reduced to an extent not clearly defined the total of our claims. We then relied firmly upon this Schedule of Payments as an international convention, as an honourable engagement entered into with us. Only a few months passed before the values on which the Allies had agreed were again called in question. As certain of our friends seemed no longer to have any other idea than to lighten the German debt, and as they were themselves our creditors, we said to them: "There are three classes of obligations in the Schedule of Payments. Days is our share in the first two. As for the third, we will employ it against Germany only to the extent to which our creditors ask us to pay our debts."

We were still considered to be too exacting. We were reproached with not allowing for the difficulties of Germany and with exposing her to a disaster of which all other nations would feel the repercussions. And yet, has not so much indulgence been shown towards Germany for three whole years that she has been allowed to escape all her obligations, and that she has been enabled to devote herself with her savings, one hundred milliards which she owed to us and which she has not handed over? Has she not been allowed to reconstitute her mercantile marine, to develop her cables and railways, and to enlarge her great industrial system at the expense of her creditors? An equal firmness on the part of all the Allies would doubtless have overcome this persistent obstinacy. But Germany naturally speculated on the divergence of views, which

she has done everything she could to increase; she felt that she was encouraged in the attitude she had taken up; and the moment came when we had no other way open to us than to resort to coercion and to take pledges.

RHINE RESISTANCE.

It is not our fault that these necessary measures were not applied in common by all the Allies. If they had been so applied there is every probability that Germany would have given way at once. We had to act alone, with the positive help of Belgium and the partial collaboration of Italy. Instead of lending herself willingly to the exploitation of the pledges Germany organized resistance, and forced us to accede to our pressure. Are we then responsible for the trouble which followed? Is it not those who violate treaties rather than those who ask for the observance of them that one ought to call to account for events rendered inevitable by the injuries done to justice?

What would have happened, moreover, if we had remained with our arms folded? Does anyone imagine that our weakness would have achieved the miracle of bringing wisdom to the German Government and deciding it to put its finances in order and stabilize its currency and thus to get rid of a cause of economic decomposition in the centre of Europe? During three years the Allies pursued that dream and during three years the evil grew worse. If we were not in the Ruhr Germany would have continued to slide down towards the abyss which she had dug for herself, but we should have our hands empty, whereas today we hold pledges and we are in a position to refuse to let them go. Our resolve has been dictated to us by the vital interests of France; it cannot therefore be any annoyance to Allies who also wish France to live and whose own interests, moreover, when considered from a higher point of view, are indistinguishable from ours.

THE ENTENTE.

I think I can flatter myself that I have always been a faithful partisan of the Franco-British Alliance. Before the war, at a time when there was in France a certain number of men who supported more or less a policy of rapprochement with Germany—at the risk of leading us to an official consecration of the Treaty of Frankfurt and the final abandonment of Alsace and Lorraine—I was always among those who took the opposite view and advised the close union of the two great free nations of Western Europe. It was at my request that in 1912, in a Cabinet over which I presided, the letters between M. Paul Cambon and Sir Edward Grey were exchanged which made the Entente closer and prepared the way for the Alliance, and in the visits which I exchanged with King George V. in 1913 and 1914 I set myself to the realization of the same object, to which I was passionately devoted.

Nobody, therefore, would be more grieved than myself if even a light shadow should momentarily obscure a friendship which I am confident of having done practical work to bring about. But I have always thought of that friendship as leaving to the two peoples their independence of opinion and their freedom of speech, as being intended to reconcile their interests and not to subordinate them to one another, and as finding its best support in a constant effort towards reciprocal understanding and a mutual respect for equality. I cannot believe that in taking this view—to use the expression of a very distinguished English publicist I am showing a too rigid honesty. Honesty has no need for outlets; it is sufficient by itself. We know that our Allies are as honest as we are, and that is why we feel certain that our reflection and in face of the evidence of facts they will end by agreeing that we are right. Moreover, to see that treaties are executed, that sworn faith is respected, is not simply a matter of honesty; it is a matter of wisdom and prudence.

On the morrow of a universal war which has had its reactions in every part of the world, which has stirred Europe to its depths, which has created new States, expanded or diminished old States, and awakened everywhere the spirit of nationality, and which was ended by the painful elaboration of a series of treaties signed at Versailles, at Trianon, at Neuilly, and at St. Germain—if one were to damage one of these diplomatic acts one would damage all the others. Favours granted to the most powerful of the conquered nations would inevitably be claimed by the weaker nations. Through the breach thus opened would quickly pass other proposals which would bring into question again the whole peace settlement, would destroy the new arrangements made for Central Europe, and would menace our friends of Czechoslovakia, Rumania, and Yugo-Slavia.

Far from facilitating Continental reconstruction, the forgetting of engagements which have been entered into would entail after a little while disorder and chaos.

France, in defending her rights, defends those of her Allies. In maintaining the conditions of the peace she maintains peace itself and works for humanity.

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I VESPRE SICILIANI (Montforti) Riccardo Stracciari, Baritone.
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TOSCA E lucerna le stelle (The stars were shining) Nino Ficaluga, Tenor.
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BRITAIN'S ACHIEVEMENT IN DEBT REDUCTION.

PRIME MINISTER'S REVIEW.

The Right Hon. Stanley Baldwin, who for the time being fills the office of Chancellor of the Exchequer as well as that of Prime Minister, was the principal guest of the Lord Mayor, the Right Hon. Edward Cecil Moore, at the annual banquet given to the bankers and merchants of the City of London, at the Mansion House, on July 24th.

The Lord Mayor proposed "Prosperity to the Public Purse and the health of the Chancellor of the Exchequer." The past year, like the one before it, he said, had not been without its anxieties, both for the Government and for the great banks and other financial houses. Trade had made some progress towards recovery; taxation had been slightly reduced, while at the same time our financial obligations abroad had been duly met. (Hear, hear.) The burden of taxation had been heavy, but without it we could not have met our obligations in the way we had done, and thus have retained our position as the financial centre of the world. With the finances of some of the European countries in their present condition, it would be unreasonable to expect international trade to expand on a large scale. This formed a useful object-lesson in the evils of inflation. Nearly all their City friends would agree that deflation, slow, but sure, was the wiser course for Great Britain to pursue. (Cheers.) Bankers and merchants were confronted with the development of the problem of continuing with the large European populations the interchange of commodities due to the unstable means of payments at present existing in those ancient countries. It might be that by the rearrangement of populations and interchange within our own undeveloped Empire, we might find an equivalent more speedily and on a sounder basis than by awaiting the renaissance of continental Europe. (Hear, hear.) The integrity and solidarity of the pound sterling, which had always been the envy of the world, must be maintained at all costs. Although under the stress of the war our pound sterling became depreciated in relation to many other foreign currencies, we had only to look down the list of foreign exchanges to-day to see the rapid strides we had made towards recovery. This could not have been done without considerable sacrifice on the part of our people. The one great hindrance to any substantial recovery in the European situation was no doubt the burning question of reparations. They all hoped and trusted that before long some way would be found to overcome present difficulties. (Cheers.)

A BALANCED BUDGET.

The Prime Minister, responding, said: Those in charge of the public purse have, since the first year of peace, reduced the expenditure of the country from over £2,000,000,000 a year to but little over £1,000,000,000. (Cheers.) The staff in the Government offices has been reduced to such an extent that to-day it is only 10 per cent. greater in numbers than it was before the war, and with that we have to remember that we have a vast army devoted to the service of those who earned their pensions from the war, as well as other services introduced during the war and maintained of necessity since. And finding that nearly half our income goes to the payment of interest on debt, we have in three years out of income reduced our debt to £450,000,000. (Cheers.) And since the Armistice we have nearly halved the floating debt from £1,500,000,000 to £800,000,000. We have paid off all our foreign debt except the American—£20,000,000 to Japan, £25,000,000 to South America, as much again in market loans to Canada—debt all over the world, the most difficult and dangerous debt—external debt. We have balanced our Budget and we have established in these years a statutory sinking fund. (Cheers.)

As the Lord Mayor has said, these things have only been accomplished at a price. But at that price we have maintained unimpaired the credit of this City and of our country. (Cheers.) That credit is the life-blood of commerce, on which our lives and the feeding of our peoples depends. But more than that is wanting. Credit alone cannot restore the trade of the world, cannot alone give us that export trade we need. For all trade, and for export trade, no less than for the home trade, whatever financial devices may be arranged and secured, all trade comes down in the end to there being someone in some country in the world who will buy what we make, and having bought it, can pay for it. (Cheers.) And what we are suffering from is the devastation that was caused by the war, and that, for one reason and another, none of the belligerent countries has been able yet to tread in that same stern path of rigid economy and self-denial and taxation of the people that we have trodden in for the last five years. (Hear, hear.) We have attempted, and with success—a success owing largely to the City of London under the leadership of the Governor of the Bank—(hear, hear)—we have succeeded in beginning the restoration of Austrian finance, and surely, where the way has been shown, the same path can be followed where there is a will.

You, my Lord Mayor, spoke about some of the difficulties that face us at the moment. We all know there is no greater difficulty than the equitable settlement of reparations, the want of which settlement must be more and more felt in the international trade of the world. We have just made an offer to our Allies proposing the first steps towards a settlement, conceived in such a spirit that I might fairly hope that success might ultimately attend our efforts. (Cheers.) Believe me, that on my part I shall leave nothing undone to bring about a settlement, should it be within my power, and if our efforts should prove after all unsuccessful there is no one in this room who will regret it more profoundly than I shall.

But settlement or not, our path, as guardians of the public purse, lies straight before us, and straight it must lie for our successors. There is only one road to tread, the road of economy, of debt redemption, of sound, prudent, and careful finance—(hear, hear)—remembering that above and beyond all things for this country, industrially, commercially, and financially, lies the maintenance of that credit of ours—(hear, hear)—which carried us through the French wars, a hundred years ago, which carried us through the war from which we have just emerged, which is carrying us to-day, and which will and which must always carry us, so long as we may hope to keep our place in the front of the nations of the world, industrially, commercially, and financially. (Cheers.)

"FINANCIAL HUB OF THE UNIVERSE."
Alderman Lord Bearsted gave the toast "Our Merchants and Bankers." He said that in spite of the trials it had gone through, England was, in a financial sense, still the hub of the universe. Mr. Montagu C. Norman, Governor of the Bank of England, responding, said the last year had been one of disappointment. Bankers felt that they were suffering from ill which were not of their own making, and which were not in fact home-made. The confusion in which we lived was due, he suspected, to the clash of internationalism against nationalism. Internationalism was part of the tradition of all the trading nations, but few understood the nationalistic spirit as it existed to-day in various parts of the world. We saw around us in Europe, and even farther afield, nations which sought to impose upon us a state of things of which we had never dreamed before—peoples who wished to live themselves in economic health, but their neighbour to be as it were an economic corpse. The historian would probably say that that was the trouble from which we were suffering now. Until this upheaval was at an end we should not see the state of affairs which was essential for the economic unity and the trade of the world. He believed this thing was working out. Meanwhile we needed patience. He was not despondent, though the peace had not come so quickly as we hoped. There was one thought, one prayer, for to-day—"Give peace in our time, O Lord, for without it we perish." (Cheers.)

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A PARIS EXPERIMENT.

The Paris Municipal Council has authorized cycle-car taxicabs, designed to carry one passenger, to ply for hire, and it is expected that the first of the new vehicles will be on the streets at the end of this week. Twenty-five cabs of this type will be added each month until the proposed total of 250 is reached. These light vehicles will have engines of from four to five horsepower. They will have removable hoods and the passenger will sit beside the driver. The fare, which will work out at about half that of the ordinary taxicab, will be 60 centimes (nominally 6d.) for the first 650 yards and 10 centimes (nominally 1d.) for every additional 200 yards, and the charge for waiting time will be 6 centimes an hour. Not only will the new taxicab be cheaper, but it is hoped that the consequent competition will bring down the present rate of fares generally. It is held that the chances of success are better than in the case of the taxi side-cars tried not long ago, which failed to bring in a sufficient return, and which were also less comfortable for the passenger.—Times.

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THE CHINA ASSOCIATION. A DIFFICULT YEAR.

The annual meeting of the China Association was held in the offices of the P. & O. Steam Navigation Co., Ltd., 122, Leadenhall Street, London, E.C., on July 27th. Mr. David Landale, Chairman of the Association, presided, and amongst those present were: Rt. Hon. Sir J. N. Gordon, P.C., G.C.M.G., etc., Lieut. General Sir George Macdonald, K.C.B., K.C.M.G., Mr. Gershom Stewart, M.P., Messrs. R. Chatterton Wilcox, Edmund H. Grimani, Thos. Brown, D. C. Rutherford, J. R. Michael, S. H. Michael, Byron Brennan, C.M.G., C. G. Mackie, G. W. Sheppard, Chas. Boswick, A. W. Burkill, L. N. Lee, F. Salinger, A. M. Townsend, F. Anderson, A. P. Wood, H. W. Locker, J. A. Jupp, F. Oswald Reynolds, Cameron McGregor, R. H. Hill, H. S. Moss, C. H. Bates, Edgar J. Houle, W. Carter, Wm. B. Byers, C. Mackintosh, H. E. R. Hunter, H. D. C. Jones, W. E. Leveson, O. J. Cousins, C. H. Pearson, P. J. Abbot, H. Wicks, Horace G. Harwood, W. F. Turner, F. W. Duddy, A. P. Simpson, H. S. Hancock, Stanley H. Bywater, H. H. Joseph, E. R. Morris, Wm. Theodore, E. F. Seymour, H. J. Stockton, F. G. Sale, Alex. Cumming, L. Dudeney, R. Magne, W. Fisher, and H. C. Wilcox, Secretary.

The Secretary (Mr. H. C. Wilcox) having read the notice convening the meeting.

The Chairman said:—The report and accounts have been in your hands for some days, and with your permission I will take them as read. The committee again found difficulty in issuing the report at an earlier date while so much correspondence was taking place with China regarding the unfortunate disturbances in that country. When we met last year I was able to congratulate the Chinese on the results of the Washington Conference which gave them every opportunity of setting their house in order without interference from outside. I am afraid this year I cannot congratulate anyone upon the progress that has been made. Rival factions, in many provinces, are either fighting or the neighbours or sitting armed to the teeth watching each other. The Central Government has practically ceased to exist. All over the country armed robberies are on the increase, and the trade routes are infested with brigands, and the movement of goods, both foreign and native, is much interfered with. The attack on the mail train from Tientsin to Pukow at Mienchow is well known to you all, and it is to be hoped that the negotiations at present going on will result in a much improved railway police force, which will render such outrages less likely in the future. Our members in China are very anxious regarding the present position of affairs, and have expressed themselves very strongly in their recent telegrams, all of which have been communicated to the Foreign Office. They consider that the situation requires the presence of foreign troops at some of the Treaty Ports to insure the safety of those ports and as a precautionary step in order to guard against the necessity of operations upon a larger scale in the event of more serious outrages than that at Linchow.

I think you must all realise that a military expedition of this kind in the present state of Europe is well nigh impossible, and would be most unpopular in this country. On the other hand, I do not for a moment think that the people of this country, when they understand the position, would be indifferent to interference with the British communities in China, and that our members there may rely upon protection in time of need.

THE FOUR POWER TREATY.

Owing to the Four Power Treaty signed at the Washington Conference the Powers were to act in concert in treating with China, and it was understood that no Power would individually intervene in the affairs of that country. It is to be hoped that the signatories to the Washington Treaty are now considering what steps they should take to remedy the present position of affairs. It would be a pity if these treaties, which were entered into with the intention of securing the peace of the Pacific, were to result, as far as China is concerned, in merely holding the ring for the rival Military Governors of that country to fight to their hearts' content and in exposing the Chinese people and the citizens of the signatory Powers resident in that country to great danger, inconvenience and loss. Before the days of the Washington Treaty it would have been possible for a friendly Power to have individually offered China advice and assistance, either financially or otherwise, which might have brought about a settlement of the present difficulties, but now this can only be done by the Powers acting in concert. A heavy responsibility therefore rests upon those Powers to take such steps as they can to improve matters. I think we should urge that a conference of the Powers who are parties to the Washington Treaty should be called forthwith to consider the whole position in China and decide in what way assistance could best be offered with the object of setting up a real Central Government in Peking. An expansion of the terms of reference of the Special Conference on Likan and Surtax called for by the Treaty provided that it is so arranged that this Conference meets in the early autumn would seem to meet the case. The telegrams of our representatives in China have been said to have "coughed" in very strong terms. They have taken title of administrative chaos, stagnation of trade, and danger to foreign life and property. Their reiterated insistence that we should believe that the opinion of the Chinese people is that we at this conference have not done enough to make the situation in China known to the Government and to the public at large. As I

have explained, that is very far from being the case. I believe we have done everything that is possible. The difficulty rather lies in their failure in China to appreciate that England and Europe, and, in fact, the civilised world, is too preoccupied with other affairs to give to the communities in China the attention which they believe to be their due.

Yet, as you know, your committee, your Government and the Press have given a great deal of attention to Chinese concerns since the affair of Linchow on the Pootung-Pukow Railway. Among them there are, as it appears to me, two schools of thought. In the first place, there are those who consider that China must, and will if she is given time, work out her own salvation. They are not averse to our continuing to hold the ring while the Tutchuns fight it out. They are content to use a common expression, to "see China stew in her own juice." In time they believe that one or the other of the military leaders will secure ascendancy over his rivals, and will establish at Peking a Government that can govern. Then there is the other school which sees no sign of any such trend. They see the Tutchuns developing as independent dictators in their various strongholds; they see successive impotent Central Governments come and go, with authority limited to the walls of Peking; and they see the rest of the country degenerating into chaos. Finally, they believe that only by means of foreign assistance can a settled Government be created within a generation.

FOREIGN ASSISTANCE ADVOCATED.

I must frankly say that I incline to the latter view. I believe that an offer by one friendly Power, or, if you will, by four co-operating friendly Powers, an offer to mediate, to negotiate, to act, as it were, as honest brokers, is the course that ought to be followed. I believe that a gesture in this direction would draw out what is best in the country and lead on to the settlement we all have at heart. I am well aware of the Chinese objection to foreign interference in their internal affairs and the jealousy with which they guard what is called their sovereign rights, but there should be no intention of usurping any power, but merely of establishing such power in properly-organised Chinese hands. The great majority of the people of China are strongly opposed to the petty wars that are continually going on at present, and are in despair at the state of disorder into which the country is drifting. They are in the main law-abiding people, only desirous of going about their business peacefully, and would welcome the establishment of good government in the country. In China very little foreign supervision or advice has a great effect, as we know from experience in the case of the Customs, the Salt Gabelle, and the railways. If the Great Powers speak to China with one voice I do not think their advice would fall upon deaf ears, and, having brought about the conditions which prevent advice coming from any other quarter, the responsibility rests with them to act, and not to allow matters to continue to drift from bad to worse.

TEAM WORK WITH SHANGHAI CHAMBER.

During the year we have discussed with the representatives of the British Chamber of Commerce in Shanghai the co-operation of this Association with the Chamber. In many ways their interests are identical, and I am glad to say an understanding has been arrived at which should make for mutual assistance in the future. I may say for this committee that we are willing to render all the assistance we can to any of the British Chambers of Commerce in China and to act as their representatives at any time they may wish us to do so. From the accounts you will notice that the expenditure for the year amounted to £1,246 14s. 1d., and the receipts to only £1,085 3s. 6d., and we had to withdraw the sum of £260 from fixed deposit. Larger subscriptions to our expenses are required, and members must not therefore be surprised if it becomes necessary to call upon them for additional contributions. I now have much pleasure in proposing the adoption of the report and accounts.

Mr. D. C. RUTHERFORD seconded the motion, saying that the chairman had not only described the situation in China but he would not make any further remark.

RESOLUTION TO BE SENT TO FOREIGN OFFICE.

Mr. F. ANDERSON then said:—We have listened to the interesting comments of the chairman on the political situation in China, and while we may all agree with what he has said we can understand that an obvious comment might be: "Every one is aware that things are in a bad way in China, but what steps can you suggest which are practical and which are calculated to bring about an improvement?" It is with the object of meeting this reasonable criticism that I beg to move the following resolution:—"That this meeting is of opinion (a) that the hopes and intentions of the Governments signatory to the Four Power Treaty at the Washington Conference with regard to peace and good order in China have not been fulfilled; (b) that the time has now been reached when those Governments should review the state of affairs in China with a view to considering measures by which China may be assisted in achieving national union, settled conditions, and financial equilibrium; (c) that these objects may best be attained by enlarging the scope of the Special Conference which is to be convened for considering the Customs surtax and the abolition of Likan, but if circumstances prevent that Body meeting in the near future a special Conference be convened by the Four Powers to this end."

It seems to me that the only hope of anything effective being done is by the united action of the four Powers. Recommendations by such a Conference as we suggest would carry great weight if, for example, they could see their way in a friendly spirit to invite the leaders of the rival factions in China to meet them for discussion of the issues referred to in the resolution. I cannot but feel that that

of itself would be a step which might have beneficial and far-reaching results; it is more than probable that any helpful action of the suggested Conference would receive the cordial sympathy and support of the great mass of the Chinese people. I cannot help feeling that the course which China is pursuing at present is extremely dangerous, and will lead sooner or later to disaster, and it is with the object of trying to guard against dangers ahead that we desire to urge upon His Majesty's Government the wisdom of bearing in mind the old proverb about "a stitch in time."

Mr. A. W. BURKILL, who had just returned from China, said, in seconding the resolution, he would like to put before them the view of those who had been intimately connected with recent events in China. They were filled with many grave misgivings as to the many concessions granted the Chinese at Washington. They felt that past experience did not warrant the confidence placed in her, but yet hoped that the great mass of the Chinese people would rise to the occasion. As far as his business men were concerned he did not think this confidence was misplaced. The state of China since the Washington Conference had been gradually getting worse, and he thought it was time to take active steps to help. He believed Chinese business men would not resort outside help. The resolution, which the Chairman said would be sent to the Foreign Office that day, was unanimously carried, as was the adoption of the report and accounts.

ELECTION OF OFFICERS.

THE CHAIRMAN said the next item on the agenda was to elect a President for the ensuing year. Mr. F. ANDERSON said he had great pleasure in proposing the election of Sir John Jordan. His name was a household word in China, and it was not necessary to endorse the hearty reception his name had had at their hands, except to say that the Association had the greatest pleasure in doing what it could to confer upon Sir John the highest honour in its power, and was conscious that in accepting the office Sir John was paying them a great compliment. The motion was seconded by Mr. BYRON BRENNAN and carried unanimously.

SIR JOHN JORDAN said he wished to thank them very sincerely for the high honour they had done him, but at the same time he wished Mr. Anderson could have been persuaded to continue in office. He thought they would all agree that Mr. Anderson had been the life and soul of the Association, and had borne the heat and burden of the day for a long time. The Association owed him a great debt. Sir John said he accepted the work as a duty. He felt the moment was one when all should contribute their share to the work, for they were faced with great difficulties. The relations between the whole of the East and the West had undergone immense change in the last year or two, and he thought that they, of that Association, should be prepared to study the problem and endeavour to find a way out of the immense difficulties. Messrs. D. Landale, D. C. Rutherford, and R. C. Wilcox were then elected to the positions of Chairman, Vice-Chairman, and Hon. Treasurer respectively, on the motion of Mr. GEO. B. DODWELL, seconded by Mr. A. M. TOWNSEND.

The Chairman thanked them for the honour, and said he would endeavour to do his best in the ensuing year.

On the motion of Mr. THOS. BROWN, seconded by Mr. W. F. TURNER, the General Committee was elected as follows:—Rt. Hon. Lord Inchcape, P.C., G.C.M.G., etc.; Rt. Hon. Sir John Jordan, P.C., G.C.M.G., etc.; Rt. Hon. Sir Frederick Lugard, P.C., G.C.M.G., D.S.O.; Sir Walter C. Hillier, K.C.M.G., C.B.; Sir Alfred Dent, K.C.M.G.; Sir Frederick Bourne, C.M.G.; Mr. F. Anderson, Mr. Byron Brennan, C.M.G.; Mr. Geo. B. Dodwell, Mr. W. Fisher, Mr. R. S. Gundry, C.B.; Mr. J. S. Haslell, Mr. R. E. Hill, Mr. H. D. C. Jones, Mr. H. H. Joseph, Mr. R. J. Kerr, Mr. David Landale, Mr. L. N. Lee, Mr. H. A. J. Maeray, Dr. H. B. Morse, LL.D.; Mr. F. J. Norbury, Mr. C. H. Pearson, Mr. H. W. Robertson, Mr. D. C. Rutherford, Mr. Gershom Stewart, M.P.; Mr. E. Salinger, Mr. Charles V. Sale, Mr. H. A. Stewart, Mr. A. M. Townsend, Mr. A. G. Morley Weale, Mr. T. H. Whitehead, Mr. R. Chatterton Wilcox, and Mr. A. G. Wood.

There was some discussion as to whether ladies should be invited to attend the annual dinner. The Chairman stated that a canvass of members had been made on the subject, and he asked members who had not done so to send in their opinions. It was decided that the question should be left in the hands of the Committee, who would act in the matter in accordance with the expressions of opinion received. This brought the meeting to a close.

SINGAPORE TRAMWAYS.

At a meeting of the debenture-holders in the Singapore Electric Tramways held on July 30th, to consider a resolution approving a scheme entered into by Sir Wm. Plender, the receiver, with the Shanghai Electric Construction Co., Ltd. Mr. T. D. Lingard, who presided, said at last meeting resolutions were passed intended to carry out. The trustees then applied for a receiver, and Sir W. Plender was appointed. He had had long negotiations with the Shanghai Company, the result of which was the scheme before the meeting. Sir W. Plender said the underlying idea of the scheme was co-operation between the two companies if one benefited so did the other. The Singapore authorities welcomed the advent of the Shanghai Company. The proposed issue of £250,000 debenture, should be sufficient to rehabilitate the system and provide working capital. It was proposed to adopt the rail-less system. An assenting resolution was carried.

TWO MISSIONARIES—MURDERED.

SHOT DEAD BY BANDITS IN SZECHUAN.

The N. O. Daily News of August 30th contains the following details of the murder of two missionaries in Szechuan recently mentioned in a cable from Shanghai:—

Although the outrage occurred on August 14th, news has only just arrived in Shanghai of the murder of the Revs. R. A. Whiteside and F. J. Watt by Szechuan bandits. Full particulars are not yet available, but a letter received by the Church Missionary Society, yesterday, from Mienchow, stated:—

The Revs. R. A. Whiteside and F. J. Watt, who left here a little over a week ago for a holiday among the mountains, met with bandits on Tuesday, August 14th. A messenger came in last evening (August 15th) to tell us that they had been shot dead at close quarters—in fact, given no chance whatever. We are awaiting further news from Mienchihien. They met their death about 40 li from that city.

The murdered missionaries were both married men with families, but their wives fortunately were at Mienchow at the time of the tragedy. They are said to be two of the most valuable men in the mission, whose places it will be particularly difficult to fill. They had had so much experience of the natives in the interior that they believed themselves to be perfectly safe and often had said so. Mr. Whiteside had been in several awkward situations before, but always had managed to get away with his life, though once he was slashed across the face with a knife and was badly scarred as the result. About two years ago, when Mr. and Mrs. Whiteside were coming down to Shanghai on their way home on furlough, their boat was held up by bandits, one of whom put a pistol to the lady's head, but again they managed to pacify the men. It is said to be a common practice with missionaries in the interior, when they need a summer holiday for the sake of their health, to leave the missions in the plains and go up into the mountains for a time. There they establish temporary schools and spend their time teaching the people, so that they continue their evangelistic work and also have a healthy change of environment. It is presumed that the two were so engaged when they were murdered.

Mr. Whiteside came to China in 1905 and was engaged in evangelistic work. Mr. Watt, who came out in 1909, was somewhat of an exceptional man, who will be greatly missed. His particular work was the teaching of science in Chénghuá Union College, and he was in the difficult position of being unable to secure in the ordinary way the money required for the purchase and carriage of scientific instruments. However, being a most enthusiastic man, who never allowed anything to stand between his work and himself, he—and his wife, too—put their hands to anything that happened along if only it brought them money which could be expended upon scientific instruments.

CONDITIONS ON THE WEST RIVER.

Mr. C. M. Sim (of Messrs. Banker & Co., Hongkong and Wuchow) writing to the Times at the end of July said that latest information serves to lengthen the records of recent outrages in South China, in the vicinity of Hongkong. For months past fighting has been in full swing between the Kwangtung and Kwangsi troops. The only direct communication between the two provinces is the West (Pearl) River, at the mouth of which stands Canton. The Treaty Port and only outlet for Kwangsi is Wuchow—terminus of the West River Line of steamers from Hongkong, and midway between these there is the port of Samshui, which is linked up with Canton by rail (probably the best line, as well as the most profitable, of Chinese railways).

It will be seen that if the Kwangsi troops want to get near Canton they have got to pass Samshui, which needless to say, has been in different hands for dozens of times. "It is no exaggeration in saying that the whole course of the West River is simply swamped with lawless troops and brigands, so much so that for over six months the river has been closed for traffic. I am in receipt of news that for the second time one of Messrs. Banker & Co.'s boats, in attempting to reach Wuchow (flying the British flag), has been held up near Samshui, looted, and everything that could be moved, carried off. I shall not attempt to over-estimate the seriousness of this state of affairs, but would only point out that the freedom of the river was guaranteed by treaty, and the immediate result has been a serious depression in Hongkong, accompanied by high prices. While the closing up of the river means the cutting off entirely of all supplies from Hongkong to Kwangsi and its neighbouring provinces, and as these are far from self-supporting, it is feared that nothing short of a miracle can prevent a heavy casualty from starvation."

HOLE IN ONE.

MR. F. B. MARSHALL'S ACHIEVEMENT AT VICTORIA, B.C.

Playing on the Oak Bay links of the Victoria Golf Club, Mr. F. B. Marshall, of Amoy, China, while playing with Mr. H. E. Dams, of Kobe, Japan, holed out in one stroke from the seventh tee. The distance is 197 yards.

THE GOVERNMENT AND HOUSING.

THE 40-YEAR FREE LEASEHOLDS.
THE INDENTURE FORM REVIEWED.

The indenture forms, embodying the terms under which land may be obtained from the Hongkong Government under the forty-year leasehold scheme, are now in circulation. These documents being drafted in the usual legal phraseology are difficult to the lay reader to understand.

Interviewed on the matter yesterday, the Hon. Mr. Fletcher explained that there had been no alterations in the scheme as originally outlined by him before the Legislative Council on June 14th. Our representative was, however, given information on one point which does not appear to have been made clear in the past. An impression has prevailed that no arrangements were made by the Government to enter for the home-builder, that is to say, the man desirous of building a dwelling for himself to live in during his sojourn in the Colony. It was thought that directly a house was built under the scheme and an offer to purchase was made, at a figure which would cover the cost of construction and double the input price of the site the lessee would be compelled to put the house up for auction. This, according to Mr. Fletcher, was an erroneous impression. He said there was nothing in the indenture form binding the lessee to sell. If the lessee so desired he could keep the house for the whole of the 40 years contemplated by the lease and then the property would automatically revert to the Government. This means that those who desire to build homes for themselves may do so without the fear of being compelled to sell their property and to continue building. The only of continuing to build rests only with those who sell their property. The general impression was that the lessee was compelled to sell, whereas Mr. Fletcher stated in his speech at the Legislative Council on the date mentioned and also in an interview granted to a *Daily Press* representative a few days later, that the lessee was allowed to sell. There is vast difference between the two words.

Mr. Fletcher explained that persons wishing to sell their property (built under this scheme) would have to do so in the open market; that is to say at a public auction, where, if he wished, he could buy in the property on the ordinary 75 years' renewable lease. This is a point which has not been fully grasped by the public. Most people have been under the impression that once they have bought their property in through public auction on the ordinary 75 years' renewable lease their obligation to continue building ceases. That is not so, and this is clearly stated in the indenture form, page 8 of which contains a sentence to the effect that he "may be required" to enter into a fresh agreement with the Government to carry on building. The Government, said Mr. Fletcher, might waive this condition in exceptional cases, but as a general rule they were "determined to hold these people to their original agreement—if they sold during the forty-years' lease they must continue to build."

Asked regarding payment for the land by the lessee, Mr. Fletcher said there would be no payment until such time as the property was sold, when the Government would share half the proceeds of the sale after the cost of construction of the house had been deducted. On the other hand, if the lessee held on to the property until the lease expired he would then be called upon to hand over the property to the Government on certain conditions. This means that the question of payment for the land comes only into the scheme when sales are effected.

The Colonial Secretary went on to say that the scheme was mainly one for large syndicates who would be encouraged to sell the property and to go on building until such time as there was no longer any housing shortage. The scheme in this direction was meeting with great success and the applications for land under the scheme were unusually large.

Regarding restrictions on these building syndicates, Mr. Fletcher referred our representative to page four of the indenture form where the restrictions were outlined. The lessee is not to charge or receive a rent for a dwelling of not more than the aggregate of the following items:

- A sum calculated to yield an annual return on the expenditure on or for the building as appearing in the said statement of cost, of eight per cent.
- The actual sum payable for Crown rent, rates and taxes in respect of the building.
- A reasonable and proper charge at current rates, for fire and typhoon insurance in respect of the building.
- An annual allowance for repairs of one per cent. on the sum allowed in the said statement of cost as the outlay on the building exclusive of the cost of formation and preparation of the site.
- An annual allowance for expenses of management of one half per cent. on the expenditure referred to in paragraph (a) above and during the period of twenty years next after the date of the certificate of the Building Authority that the building is fit for occupation, but not thereafter.
- An annual allowance towards a sinking fund of two and a half per cent. on the expenditure referred to in paragraph (a) above.

(Continued at foot of next column.)

PROPOSED NEW LEGISLATION.

The current issue of the *Government Gazette* contains the drafts of two new Bills which it is proposed to introduce at Thursday's meeting of the Legislative Council.

FRAUDULENT TRANSFERS OF BUSINESS.

One Bill is intitled "An Ordinance to prevent certain fraudulent transfers of businesses."

The "Objects and Reasons" state: 1. This Bill, which is of a somewhat exceptional character, is an attempt to combat a form of fraud which has unfortunately become rather common in Hongkong recently. The fraud is this. A firm gets into difficulties, or it finds itself saddled with contracts which have become unprofitable owing to the fall in the market price of the goods contracted to be bought. The firm purports to transfer to a new firm the good-will and other assets of its business, but not the liabilities. The partners of the transferring firm then disappear. Sometimes the person who was looked upon as the active partner in the old firm re-appears as the manager of the new firm, but he denies partnership in the old firm, asserting that he was only an employee. The creditors are thus left without any remedy.

2. The Bill proposes to attack this evil in the following way: It provides that whenever any business is transferred the transferee shall become and remain liable for the liabilities incurred in the business by the transferor unless and until a certain notice shall have been given. This notice is to be by publication in the *Gazette* and is not to be deemed to be complete until one month shall have elapsed from the date of the publication in the *Gazette*. If proceedings are instituted against the transferee before the expiration of the month the notice shall, for the purpose of those proceedings, be deemed to remain incomplete until the proceedings are finally disposed of. The notice will have to contain the name and address of the transferor, the name and address of the transferee, the address where the transferee proposes to carry on the business, and a statement as to whether the transferee is assuming all the liabilities of the transferor or not. The liability of the transferee will be irrespective of any agreement to the contrary.

3. A transfer of the assets of a business without the liabilities, might, of course, be made perfectly bona fide, and the partners of the transferring firm might honourably carry out their obligations to their creditors. Clause 3 will offer no real inconvenience in a bona fide case of this kind. If time be not essential the notice of the intended transfer can be given one month before the transfer takes place, and in that event no liability under the section will attach to the transferee. If an immediate transfer be necessary the transferee can retain part of the purchase price or can take an indemnity from the transferor, and at the end of the statutory period of one month the liability of the transferee will cease, unless of course proceedings have been commenced in the meantime.

4. Sub-clause (4) of clause 3 makes the *Gazette* notice a prima facie evidence, against the transferor and transferee, of the statements contained therein.

5. The Bill is rather in the nature of an experiment, but it is asked for by both Chambers of Commerce.

INCORPORATION OF TRUSTEES OF WAR MEMORIAL NURSING HOME.

The "Objects and Reasons" of this Bill state:

1. The object of this Bill is to incorporate the Trustees of the proposed War Memorial Nursing Home in order to enable them to hold immovable property in perpetual succession. The advantages of incorporation are obvious. The bill follows the general form of incorporation Ordinances.

2. The appointment of trustees, and all matters of internal management, such as the majority required for any decision of the trustees and the machinery for the alteration of the constitution, are left to be decided in accordance with the constitution of the Nursing Home for the time being.

3. There is one limitation on the power of the trustees to alter the constitution. It is that the two trustees of the estate of Granville Sharp, deceased, must always be two of the trustees so long as that estate contributes to the upkeep of the Nursing Home.

The lessee is also compelled to render to the Colonial Treasurer at each quarter of the year an account of his receipts and expenditure. These quarterly returns have to contain particulars of the following:

- The names of all the sub-tenants during the quarter to which the account or statement relates.
- The rents collected from each sub-tenant during that quarter.
- The unoccupied flats or tenements during that quarter.
- The outgoing during that quarter.
- The amount credited to the sinking fund during that quarter, and the total sum at which the sinking fund stands at the end of that quarter, including compound interest on sums transferred to sinking fund at the rate of 7 per cent. per annum.

Mr. Fletcher said the Government were concentrating on building tenement houses on a large scale at Shum Shui Po for the Chinese working classes, whilst at Kowloon Tong houses for better class Chinese and Portuguese would be erected under the scheme. At present it was not contemplated that land which could be bought under 30 cents per square foot would be included in the scheme. This, he concluded, meant that land in the New Territories, at Tai Po, Shatin, Fanling, etc., would not be considered as coming within the scope of the scheme, as land in these districts could be obtained very cheaply.

HONGKONG BOOK CLUB.

ANNUAL MEETING LIMITS MEMBERSHIP.

At the annual meeting of the Hongkong Book Club, held yesterday afternoon, Dr. W. W. Pearce in the chair, the only matter under discussion, apart from formal business, was the question of the limitation of membership.

The Chairman said that the question had been brought forward owing to the limited space at the service of the club. The general opinion was that if unlimited membership were permitted, there would be a grave possibility of the club becoming too large for the present accommodation which had been so generously granted by the Sanitary Board, and they would then be faced with a rather serious financial problem, inasmuch that they would be compelled to remove to more commodious premises, where they would have to pay rent.

Several other members endorsed the Chairman's remarks, and on the question being put to the meeting it was unanimously resolved that the membership be limited to eighty.

Dr. W. W. Pearce was unanimously re-elected Chairman for the ensuing year and the following officers were appointed: Committee—Mrs. Balcan, Miss Ferguson and Messrs. C. T. Roe, P. K. Lambie, K. W. Lane and F. W. Shafton.

Hon. Librarians—Dr. Woodman, Messrs. L. Tommerv and Dr. Davies. Mr. Chas. Gerken was re-elected Hon. Secretary.

The meeting concluded with a hearty vote of thanks to the outgoing officials for the splendid service they had rendered to the club, special mention being made of the keen interest and unremitting attention to the club's interests shown by the Hon. Secretary, Mr. Gerken.

SERIOUS ACCIDENT.

EUROPEAN WARDER FALLS FROM SECOND STORY OF MESS.

A serious accident occurred at the prison warder's mess in Wyndham Street early yesterday morning, when Warder Craigie fell from the second floor of the building into the street below, sustaining injuries which it is feared may prove fatal. The accident occurred at about half past two in the morning, but the exact cause is at the time of writing unknown. The distance from the floor to the ground is about forty feet.

It is believed Warder Craigie was leaning over the railings for the cool air, and that his weight—(he is a heavy man)—broke them down, with the result that he fell to the street. When picked up and placed in an ambulance he was wearing a sleeping suit, which lends colour to this theory of the accident. Craigie is a Scotchman, and has been on the Gaoi staff for four years. He was to have gone on duty at 7.15 a.m. yesterday. He is suffering from a fractured skull, and injuries to the right thigh.

INTERPORT BOWLS.

HONGKONG TEAM SELECTED.

At a meeting of the Hongkong Lawn Bowls Association, held last evening the following team was selected to represent Hongkong in the forthcoming interport match to be played at the Kowloon Bowling Green Club between Hongkong and Shanghai on the 15th inst.:

- 1.—U. Omar, Craigie-gower.
- 2.—R. Hall, Kowloon Bowling Green Club.
- 3.—D. Gow, Kowloon Docks R.C.
- 4.—R. Wallace, Taikeo (No. 2).

Ref.—M. H. Drummond, Taikeo No. 2. Referee—W. Gorrard (Police R.C.). Scorer and Official Measurer—C. J. Tacchi.

In a letter received from the Shanghai Lawn Bowls Association by Mr. Tacchi (Secretary of the local Association) it was stated that the Shanghai bowlers will leave for Hongkong on September 10th by the s.s. *Empress of Canada*, and the provisional list of the Shanghai team is as follows:

J. Shaw, H. Beitch, J. Tomlinson, A. Cheetham, R. P. Philip and P. Poindant. The letter goes on to state that the team will give the Hongkong men a very good game, and in addition to bringing down with them the interport flag they bring the "Prentice" Cup which was promised at last year's interport match by Mr. J. Prentice.

The team winning the interport match will take possession of the cup for the ensuing year. The letter concludes by stating "In the case of your good side winning the cup you will kindly bring same up to Shanghai when you come up for next year's competition."

The following programme of matches for the visitors was arranged at the meeting:

September, 10th, Craigie-gower; 11th, Police; 12th, Civil Service Cricket Club; 13th, Taikeo; 14th, Kowloon Docks R.C.; 15th, Interport match; 17th, Kowloon Cricket Club; 18th, Kowloon Bowling Green Club.

A committee was also formed to make arrangements for the interport dinner which will be held at the Hongkong Hotel.

CHILDREN'S AQUATIC SPORTS.

We are asked to remind ticket-holders that launches leave Blake Pier at 3 p.m. to-morrow (Wednesday) for these sports, which will take place at the E. A. S. M. A. Beach, Stonecutters, kindly lent for the occasion by the E. A. S. M. A. Club.

The fête is being organised by Lady Rose-Davies in conjunction with the following ladies:—Mrs. Fletcher, Mrs. Butterworth, and Mrs. Wolfe, and is in aid of the Ministering Children's League. It comprises a number of aquatic events for children between the ages of 5 and 15, and 2 races for non-swimmers under 7 years old.

(Continued at foot of next column.)

THE ARMS CASE.

YOUNG ASSISTANT COMPRADORE FINED.

MAGISTRATE'S REMARKS.

The case in which T. Man Hon, assistant compradore to Messrs. Dodwell & Co., Ltd., was charged with illegal possession of arms was concluded at the Magistracy yesterday afternoon. The defendant was fined \$300.

The young man's evidence was taken. He reiterated the story of his counsel (Mr. F. C. Jenkin) already reported.

The Captain Superintendent of Police (Mr. E. D. C. Wolfe) told the Magistrate (Mr. J. R. Wood), that he had nothing to add to what he had already said. The man had admitted quite openly that he did not possess the revolvers for his own protection, and it was not disputed that he was an arms dealer, and acted as agent for the supply of arms to Kwangtung. But even though these revolvers were only samples, the fact still remained that he had no permit for them, and his possession of them, therefore, was quite illegal. Neither had he a permit to carry on business as a dealer in arms in the Colony, and he would point out to his Worship that this latter fact also placed him without the law, and at the present time the maximum penalty for it was equal to the penalty for being in illegal possession of arms. The man was not carrying on the business with Messrs. Dodwell & Co., and they, in fact, knew nothing about it. But he was using their premises for this business, and he was bringing into them people who were probably undesirable.

Mr. Jenkin, replying, said he considered it a matter for great congratulation that there was a marked falling off in the strength of the observations by the Captain Superintendent of Police compared with his original remarks. Mr. Wolfe had formerly contended that Justice would only be served by sending the defendant to gaol. But it would be a pitiable thing to do. The defendant was no criminal, and could in no way come within the same unit as men who became possessed of arms for the purpose of using violence to peaceful citizens within the Colony, and against the police. The case which the prosecution brought against him was all aduced from his own evidence. He had been perfectly open and perfectly frank, and had told them the whole circumstances of the case. On those circumstances Mr. Jenkin submitted that the fitting penalty for the offence was a fine, and not imprisonment. He was more than surprised that the police, in presenting their case, had not made more of the facts the young man had given them. He could only attribute this to the cause that the Police, like himself, had seen the truth of what the defendant said, and come to the conclusion that these transactions did not come in contravention of any criminal law. There was nothing in the evidence to bear out the Captain Superintendent's original allegations that defendant was a trafficker in arms. There was nothing in what he had done to call for the taking away of the man's liberty: there they had a young man, of good family, educated in England, speaking the English language, playing English games, and having a responsible position with an English firm—the only service that he (Mr. Jenkin) was trying to render him was to place him from incarceration in Victoria Gaol. He submitted that the case would be sufficiently met by a fine.

His Worship said he accepted the young man's story in its main features. The case would have given rise to no more trouble than was usual in its class, but for the application of the Captain Superintendent of Police that he should be committed to the Sessions, and his expression of the view that the demands of Justice would not be met with less than a term of twelve months' imprisonment. His Worship did not adopt that view. There seemed no doubt but what the plaintiff acted merely as a go-between for the Frenchmen and people in Kwangtung. He did not consider the circumstances of the case were such as to justify defendant's being sent for trial. On the other hand he did not wish to minimise defendant's offence. He had no right to be carrying on these transactions without a police permit, and no right to be in possession of the revolvers without a permit. A fine of \$300 would be inflicted, and the arms confiscated.

CORRESPONDENCE.

PREVENTION OF CRUELTY TO ANIMALS.

[TO THE EDITOR OF "THE HONGKONG DAILY PRESS."]

SIR—On Friday night Inspector Fisher was "phoned" to by someone in Kowloon who claimed to be a member of the Society, ordering him to proceed to Kowloon Railway Station at once to see the way some chickens were being do-trained. This was at 10.10 p.m. Inspector Fisher naturally asked the name of his informant, which was not forthcoming, the only reply being that it was a member who subscribed \$2 towards his (Inspector Fisher's) salary.

If anyone, either a member of the Society or anyone else, wishes to give any information with regard to cruelty, they must give their names, and must also conform to the rule as advertised in to-day's issue of the Press—Yours faithfully,

B. L. FROST (Hon. Secretary).

Hongkong, September 1st, 1922.

The programme has been arranged by Lieut.-Col. Butterworth, R.E., assisted by Captain Walker, Lieuts. Frederick, Taylor and Carne, and Messrs. Grundy, May and Owen-Hughes.

H.E. the Governor has kindly consented to be present.

BATHING COSTUMES

NEW STYLES & COLOURINGS



THE LATEST FROM AMERICA

WOOL, SILK, COTTON & WOOL

ALSO

A NEW SELECTION OF SMART BATHING CAPS.

LANE, CRAWFORD, LTD.

GOTYS'

Parisian Perfume Essences.

Emeraude, Origan, Ambre-Antique, Jasmin & Lilas, etc.

LANE, CRAWFORD, LTD.

ENGLISH COLUMBIA DANCE RECORDS

3283 (ROSE OF RIO GRANDE, Fox-Trot)	3288 (WHEN WILL I KNOW, Fox-Trot)
DUMBELL	DEAREST
"	PALE VENETIAN MOON
3284 (BY THE SHALIMAR ...)	3291 (HAVE YOU FORGOTTEN ME?)
(WITHOUT YOU ...)	GREENA
"	3292 (BUILD A STAIRWAY TO PARADISE ...)
3285 (CHINA BOY ...)	"
MYBUDDY	"

ANDERSON'S

TEL. C. 1322

Powell Ltd.
TELEPHONE C. 346

FRENCH SILK FOULARDS

NAVY AND WHITE
BLACK AND WHITE

BROCADED CREPE-DE-CHENE

IN A PRETTY RANGE OF COLOURS

SATIN CHARMANTE

IN THE LATEST COLOURINGS

NEW ADVERTISEMENTS

DIOCESAN GIRLS' SCHOOL, KOWLOON.
SCHOOL RE-OPENS on TUESDAY, SEPTEMBER 11TH, at 9 a.m.
Boarders return September 10th.
Hongkong, 3rd September, 1923. [1248]

OWING to the disastrous typhoon of the 18th inst., the FEAST for the IN-AUGURATION of the New CENTRAL STATION, for the First Brigade in MACAO, which was to take place on the 1st, 2nd and 3rd, SEPTEMBER, has been POSTPONED to a date which will be duly announced.
LEUT. G. DA CONCEIÇÃO,
(Commandant, Macao Fire Brigade),
1249.

NOTICE OF REMOVAL.

THE Office of the "HONGKONG DAILY PRESS" has been removed to 1A, CHATER ROAD (3rd floor), to which address all correspondence should be directed.
Hongkong, 16th July, 1923.

NOTICE.

I have admitted Mr. UGO GONELLA as a Partner in my business and the same will be carried on under the Name and Style of HAZELAND AND GONELLA, Civil Engineers, Architects and Surveyors, as from TO-DAY'S DATE.
E. M. HAZELAND,
33, Queen's Road Central.
1st September, 1923. [1247]

HONGKONG CLUB.

NOTICE.

THE THIRD YEARLY DRAWING of 50 DEBENTURES (1820/1000—\$500 each) of the HONGKONG CLUB, Payable on SATURDAY, the 25th SEPTEMBER, 1923, will be held in the Club House at 11 o'clock, A.M., on SATURDAY, the 25th SEPTEMBER, 1923.
Bearing of Debentures are invited to attend the Drawing.
By Order,
A. H. ABBAS, Secretary.
Hongkong, 28th August, 1923. [1219]

GREEN ISLAND CEMENT CO., LTD.

NOTICE.

A N INTERIM DIVIDEND of Fifty cents (50 cents) per Share has been declared for the Half-year ending 30th June, 1923.
Such Interim Dividend will be payable on and after TUESDAY, the 18th SEPTEMBER, 1923, at the offices of the Company, where Shareholders are requested to apply for Warrants.
The REGISTER OF SHARES of the Company will be CLOSED from the 7th September, 1923, until the 18th September, 1923 (both days inclusive), during which period no Transfer of Shares can be registered.
By Order of the Board of Directors,
SHEWAN TOMES & CO.,
General Managers.
Hongkong, 28th August, 1923. [1226]

HUMPHREYS ESTATE & FINANCE CO., LTD.

NOTICE IS HEREBY GIVEN that Certificate No. 2814 for 30 Shares numbered 35303 to 35332; Certificate No. 4817 for 25 Shares numbered 98951 to 98975; and Certificate No. 4820 for 8 Shares numbered 2402 to 2410 all registered in the Name of GEORGE HOYES have been LOST or DESTROYED; and should these Certificates not be produced to the Company before the 15th DAY OF SEPTEMBER, 1923, New Certificates for the said Shares will be issued and the old Certificates will thereafter be held by the Company as Null and Void.
JOHN D. HUMPHREYS & SON,
General Managers.
Hongkong, 15th August, 1923. [1175]

MEDICAL OFFICER.

THE POST OF MEDICAL OFFICER in the Port of CHINKIANG, China, is shortly falling vacant. Inquiries should be addressed to the Secretary, THE BRITISH MUNICIPAL COUNCIL, CHINKIANG. [1231]

THE HONGKONG JOCKEY CLUB.

THE FOURTH GYMKHANA MEETING will be held on SATURDAY, the 9th, and MONDAY, the 10th OCTOBER, 1923, weather permitting. Draft Programmes and Entry Forms may be obtained at the Race Course, HONGKONG CLUB and CAUSEWAY-BAY STABLES.
Entries will close on Saturday, 22nd Sept., 1923. [1233]

HUGO STINNES LINEN.

NOTICE TO CONSIGNEES.

THE Steamship "CARL LEGIEN" having arrived, Consignees of Cargo are hereby notified that their goods are being landed and placed at their risk in the Godowns of Kowloon Wharf and Godown Company's Godowns at Kowloon, where delivery can be obtained as soon as the goods are landed.
Optional cargo will be landed, unless notice has been given prior to steamer's arrival.
No Claims will be admitted after the Goods have left the Godowns, and all Goods remaining undelivered after Saturday, the 8th Sept., will be subject to rent.
All broken, chafed, and damaged Goods are to be left in the Godowns, where they will be examined on Saturday, the 8th Sept., at 10 a.m., by our Surveyors, Messrs. Goddard & Douglas.
All Claims must be made as before the Thursday, the 13th September, or they will not be recognized.
No Fire Insurance will be effected.
Bills of Lading will be countersigned by the undersigned.
REUTER, BROCKELMANN & CO., Agents.
Hongkong, 3rd September, 1923. [1247]

INTIMATIONS

VEREENIGDE NEDERLANDSCHE SCHEEPVAART-MAATSCHAPPIJ (UNITED NETHERLANDS NAVIGATION CO.)

HOLLAND-OOST AZIE LIJN (HOLLAND-EAST ASIA LINE).

NOTICE TO CONSIGNEES.

FROM BREMEN, HAMBURG, AMSTERDAM, ROTTERDAM AND GENOA.

THE Steamship

"KERTOSONO (I)"

having arrived from the above ports, Consignees of Cargo by her are notified that all Goods are being landed at their risk into the Godowns of Kowloon Wharf and Godown Company, Limited, whence, and/or from the wharves delivery may be obtained.
Goods not cleared by the 6th Sept., 1923, will be subject to rent.
All broken, chafed and damaged packages are to be left in the Godowns, where they will be examined on the 5th Sept., 1923, at 10 a.m., by Messrs. Goddard & Douglas.
Claims against the Steamer must be presented in writing within 10 days after arrival of steamer, otherwise they will not be recognized.
No Fire Insurance will be effected by the undersigned in any case whatever.
Bills of Lading will be countersigned by J.A.V.A.-CHINA-JAPAN LYN, General Agents.
Hongkong, 29th August, 1923. [1242]

S.S. "AMBOISE"

SERVICES CONTRACTUELS DES MESSAGERIES MARITIMES.

NOTICE.

CONSIGNEES of Cargo from MARSEILLE, LER, etc., also Cargo ex S.S. "DR. PIERRE BENOIT" from Havre, La Pallice, etc., in connection with above Steamer are hereby informed that their goods with the exception of Opium, Treasure and Valuables are being landed and stored at their risk into the Godowns of the Hongkong-Kowloon Wharf and Godown Co., Ltd., Kowloon, whence delivery may be obtained immediately after landing.

Optional Cargo will be forwarded on unless intimation is received from the Consignees before Noon, To-day, requesting it to be landed here.

Bills of Lading will be countersigned by the undersigned. Goods remaining unclaimed after the 5th September, 1923, at Noon, will be subject to rent and landing charges.

All claims must be sent in to me on or before the 9th September, 1923, or they will not be recognized.

All damaged packages will be examined on Wednesday, the 5th September, 1923, at 10 a.m., by Messrs. Goddard & Douglas.

No Fire Insurance has been effected.

R. RODENFUSER, Acting Agent.
Hongkong, 30th August, 1923. [1138]

NOTICE TO CONSIGNEES.

THE PENINSULAR AND ORIENTAL STEAM NAVIGATION CO.'S STEAMER

"SICILIA"

Arrived HONGKONG on 30th AUGUST, 1923.

FROM BOMBAY, COLOMBO & STRAITS.

CONSIGNEES of Cargo by the above-named vessel are hereby informed that their goods are being landed and placed at their risk in the Godowns of Kowloon Wharf and Godown Company's Godowns at Kowloon, where each Consignment may be sorted out Mark by Mark and delivery can be obtained as the Goods are landed.

This vessel brings on Cargo from Persian Gulf ex B.L.S.N. and R.P.S.N. Co.'s Steamers. Optional Goods will be landed here unless instructions have been given to the contrary 8 hours before arrival of the Steamer.

Goods not cleared within 8 days, including date of arrival will be subject to rent.

No Fire Insurance will be effected by us in any case whatever.

Damaged packages must be left in the Godowns for examination by the Consignees, and the Company's surveyors, Messrs. Goddard & Douglas at 10 a.m., on Mondays and Thursdays.

All claims must be presented within ten days of the Steamer's arrival here after which date they cannot be recognized.

No claims will be admitted after the goods have left the Godown.

MACKINNON, MACKENZIE & CO., Agents.
Hongkong, 31st August, 1923. [1239]

NOTICE TO CONSIGNEES.

The Steamship "ROSANDRA"

FROM TRIESTE, VENICE, SPALATO, BRINDISI, MASSAUA, ADEN AND SINGAPORE.

CONSIGNEES of Cargo are hereby informed that all Goods are being landed at their risk into the Godowns of the Hongkong-Kowloon Wharf and Godown Co., Ltd., at Kowloon, whence and/or from the wharves delivery may be obtained.

Optional Cargo will be forwarded unless notice to the contrary be given before 1st inst.

No claims will be admitted after the Goods have left the Godowns, and all Goods remaining undelivered after the 7th inst. will be subject to rent.

All Claims against the Steamer must be presented to the undersigned on or before the 17th inst., or they will not be recognized.

All broken, chafed and damaged Goods are to be left in the Godowns, where they will be examined on the 7th inst., at 10 a.m., by our Surveyors, Messrs. Goddard & Douglas.

No Fire Insurance has been effected.

Bills of Lading will be countersigned by DODWELL & CO., LTD., Agents.
Hongkong, 1st September, 1923. [1113]

HONGKONG SMALL INVESTORS' SHARE AND REAL ESTATE CO.

SHARE AND LAND BROKERS.

No. 8, Lee Yee Road, 2nd Floor.

Telephone No. G. 4306. [107]

INTIMATIONS

PUBLIC AUCTION.

THE Undersigned have received instructions to sell by PUBLIC AUCTION.

on TUESDAY, WEDNESDAY AND THURSDAY,

the 11th, 12th and 13th September, 1923, at H.M. NAVAL YARD HONGKONG, and at KOWLOON NAVAL DEPOT,

commencing each day at 9.30 a.m. within an interval from 12 Noon to 1.30 p.m.

OLD and SURPLUS NAVAL STORES, &c., &c.,

Comprising—

Life Boats, Dingies, Whalers, Electrical and Wireless Telegraphy Fittings, Electric Cable, Cooking Stoves, Ships' Fittings, Iron Beds, Mattresses and Fittings, Life Rafts, Life Jackets and Belts, Carpets, Rugs, Mats, Table Covers, Blankets, Curtains, Canvas, India Rubber and Metallic Hoses, Old Conlage, Canvas Bags, Old India Rubber, Old Leather, Old Woollen and Linen Rugs, Old Asbestos, Old Cork, Old Iron and Steel, Old Brass, Copper, Lead and Gun Metal, Copper and Brass Tubes, Coal Sacks, Wood, Iron and Gun Metal Blocks, Lamps, Gauges, Steel Tubes, Old Steel Wire, Rope, Mineral Oil, Chain Cable, Drilling, Slotting and Grinding Machines, Lathes, Pinnace and Cutter Engines, Tables, Compasses, Clocks, Iron Drums, Fold up Lavatories, Old Packing Cases, Packing, Boards, Old Casks, and a large quantity of Fire-Bar Iron, etc.

Lots may be inspected on Monday, the 10th September, 1923.

Also SALE of Old and Surplus Victualling Stores at Kowloon on FRIDAY, 14th September.

Comprising—

Unserviceable Provisions, Rabbit Raisins, Clothing and Mess Gear.

Terms of Sale—As detailed in Catalogue.

By Appointment Auctioneers to the Admiralty.

HONGKONG, August, 1923. [1217]

BOWEN & CO.,

No. 8, MURKIN ROAD, SHANGHAI.

Members British Chamber of Commerce (Shanghai), Mr. T. W. BOWEN, Fellow of the Institute of Chartered Shipbrokers, Incorporated by Royal Charter, London.

STEAMSHIP AGENTS AND SHIPROCKERS.

For the Purchase, Sale and Charter of Vessels of any Tonnage, Passenger and/or Cargo, New and/or Old, with delivery China at Very Low Prices.

SAVING OPERATORS, MARINE SURVIVORS, AUCTIONEERS, COAL MERCHANTS.

REPAIRERS, BROKERS, METAL MERCHANTS.

Machinery for Sale, New and Old in First Class Condition.

IMPORTERS and EXPORTERS, SHARE-BROKERS (Members Shanghai Share-Brokers' Association).

SOLE AGENTS FOR CHINA—

GREEN'S PATENT ANCHORS.

SAMUEL WARREN & CO., LTD. (Sheffield), High-Class Steel Manufacturers (Tank Brand).

Catalogues and Price-Lists on application (Enquiries Welcomed).

CABLE ADDRESS: BOWEN, Shanghai.

CODES: Bentley's, Scott's, A.B.C. 5th Edition and Improved.

TO LET.

ROOMS in UNION BUILDING—Two Rooms on Fifth Floor.

Apply UNION INSURANCE SOCIETY OF CANTON, LTD.

PREPAID "WANTED"

ADVERTISEMENTS

Letters are lying at this Office for Boxes—XL, XS, XS.

FOR SALE.—Well Built BUNGALOW on the Peak. Flat Roof. Apply—HONGKONG LAND INVESTMENT AND AGENT CO., LTD. [120]

TO LET.—EUROPEAN FLATS in Lee Building, Wanchai Gap Road. Apply to 32, Kennedy Road. [126]

KRYPTOK LENSES

are the most perfect double focus glasses for both reading and distance. In the ordinary bifocal lens, the segment or part for reading is cemented to the distant lens, raising the segment above the surface of the main lens. The segment and the line of union are always more or less noticeable. In Kryptok lens no cement is used, but the reading segment is electrically fused in a depression in the main lens, while the whole lens is ground smooth on both sides to the desired focus. Kryptok lenses of any prescription in either regular or Toric form are manufactured by the Hongkong Optical Co., successors to Clark & Co., Optical Prescription Specialists, located in 53, Queen's Road Central—Advr.

INTIMATION

JOHN DEWAR & SONS, LTD.

PERTH, SCOTLAND.

By Royal Appointment to His Majesty The King.

"WHITE LABEL"

FINEST

SCOTCH WHISKY

OF GREAT AGE.

AWARDED 50 GOLD AND PRIZE MEDALS.

THE VICTORIA VAT

The very finest old SCOTCH WHISKY.

As supplied to the Houses of Lords and Commons.

SOLE AGENTS—

A. S. WATSON & CO., LTD.,

Wine & Spirit Merchants.

PHONE 618.

BIRTH.

TAYLOR.—At the Glen, Cardross, on July 31st, to Mr. and Mrs. R. TAYLOR, a daughter. [1250]

MARRIAGE.

SWIRE.—BARCLAY.—At All Saints' Church, Hertford, on July 18th, JOHN KIRSTON SWIRE, only surviving son of Mr. and Mrs. JOHN SWIRE of Hillingdon House, Harlow, Essex, to JULIET BARCLAY, second daughter of late Mr. THEODORE BARCLAY and of Mrs. BARCLAY, of Fincham, Hertford.

DEATH.

WEATHERSTON.—At the residence of her step-daughter, Mrs. O'BRIEN-BUTLER, 28, Clarence, Gate-gardens, London, N.W., on July 20th, IDA EDNA, widow of the late THOMAS J. D. WEATHERSTON, of Berwick-on-Tweed and Chinkiang, China.

Hongkong Office: 1A, Chater Road.

London Office: 131, Fleet Street, E.C.

The Daily Press.

HONGKONG, SEPTEMBER 4TH, 1923.

THE TRAGEDY IN JAPAN.

When all means are destroyed of promptly obtaining definite information as to the results of a great disaster such as that which has overwhelmed one of the most thickly populated areas of Japan, one is naturally disposed to hope that the first reports, when they are of such an appalling nature as those we published yesterday, may prove to have been greatly exaggerated. But as we are slowly getting to learn the full consequences of the earthquake and its attendant fires and tidal waves we realise that the first reports communicated to the world's Press were well within the bounds of the actual facts. We are beginning to learn that the loss of life involved is perfectly appalling. The first reports, it is true, spoke of "thousands," but a telegram we print to-day states that the latest estimates of the casualties at Yokohama alone put the figure at "over a hundred thousand." One of the cables to-day contains the reminder that "the great earthquake of 1869 (it should be 1855) killed over one hundred thousand in Yedo alone," and it is feared that the

casualties at Tokyo (the modern name of Yedo) this time are greater. We do not know what authority there is for saying that the great earthquake which occurred, at Yedo in November 1855, entailed the death of over one hundred thousand persons. A record of the principal calamities that have occurred in Japan is contained in the *Japan Year Book*, and there the total number of houses wholly or partly destroyed in Tokio in 1855 is given as 50,000 and the number of deaths as 6,700. Obviously, the estimates of the casualties in the present great disaster can be but the wildest of guesses. We may therefore continue to hope that when the exact number of deaths is ascertained—as it will be in time, for the Japanese are a wonderfully organised people—the total may prove to be far below the present appalling estimates.

It is noteworthy that down to the time of writing this comment all the news we have had of the disaster has been entirely from Japanese sources. No description of the disaster has come from the Kokusai News Agency (which is virtually a Japanese branch of Reuter's combined with the Associated Press of America), nor has anything come from any of the correspondents maintained in Japan by leading London and New York newspapers. Anxiety increases, therefore, as to the fate of the foreign residents of both Tokyo and Yokohama. One of the telegrams received yesterday said that nothing was known as to the safety even of the Foreign Diplomatic Representatives, which seems particularly strange in view of the fact that we are getting news of some of the measures ordered by Japanese Ministers, who are presumably in the Capital. As to the foreign residents of Yokohama, we have only the news that "the damage to the buildings in the old foreign Settlement is particularly serious" and it is mentioned that the Grand Hotel—the leading hotel of the port—has been demolished. In the near neighbourhood are the principal foreign business houses. Several foreign firms, like the Hongkong and Shanghai Bank, Jardine, Matheson and Co., Ltd., the Canadian Pacific Steamship Co., the Messageries Maritimes Co., and others, have their offices on or in the near neighbourhood of the Hotel, and at the time the earthquake occurred it is probable that the full staffs would be in the offices at work. One of the cables published yesterday mentioned that the buildings destroyed at Yokohama were mostly close to the harbour, many houses being washed away by tidal waves. Altogether there must be approximately 1,500

Europeans residing in Yokohama, and probably quite as many in Tokyo. The Japanese population of Tokyo is about 2,250,000, and that at Yokohama is about 425,000. If the estimate of 100,000 casualties at Yokohama—a quarter of the city's population—is approximately true, it supplies a vivid idea of the destructive character of the earthquake and its accompanying tidal waves.

A Chinese woman named Yip Lai Sze died at the Government Civil Hospital over the week-end from the effects of opium poisoning, believed to have been self-administered.

Sir Francis Angell, K.B.E., Inspector-General of the Chinese Maritime Customs, was invested with the insignia of the Order by H.M. The King at Buckingham Palace on July 25th.

The engagement is announced of Miss K. E. Craddock, eldest daughter of Mr. and Mrs. A. K. Craddock of Shanghai, to Mr. B. D. F. Beith, of Messrs. Jardine, Matheson & Co., Ltd.

The Rev. G. E. Arrowsmith, lately organising secretary of the Church Pastoral Air Society for the Eastern District, has been appointed Assistant Chaplain of St. Andrew's, Kowloon, Hongkong.

We learn that the Hongkong Land Investment Co., Ltd. have sold to Mr. Lo Chup Son and Mr. Wong Choy Chu, one godown at East Point containing an area of 40,000 sq. ft. for \$300,000 (roughly \$12.00 per foot).

Mr. J. Thayer, who has been in the Hongkong office of Messrs. Butterfield & Swire (Blue Funnel shipping department) has been transferred to Yokohama. He left by the *Mentor* last Friday evening.

Mr. Thayer was Secretary of the Hongkong St. George's Society for a year.

The engagement is announced between Archibald Probert Jones, eldest son of Mr. and Mrs. H. D. C. Jones, of 7, Hanover-terrace, Regent's Park, N.W., and Violet Rosemary Cresswell, of the White House, Tite-street, Chelsea, daughter of the late Major A. F. B. Cresswell, of Cresswell, Northumberland.

According to the record of the rainfall during August, taken at the Botanical Gardens the total for the month was 35.18 inches. Just over 13 inches fell in the last five days of the month. The two heaviest falls were 6.48 inches on August 25th, and 7.98 inches on August 28th. On the day of the typhoon (August 18th) the fall was 3.75 inches.

His Honour the Puisne Judge (Mr. H. H. J. Gompertz), sitting in the Summary Court, yesterday morning, gave judgment in an undefended action in favour of the Tai Yik Cheong firm against the Shum Wo Hing firm for \$1,923.83 damages for breach of three contracts relating to sugar transactions. The plaintiffs were represented by Mr. M. M. Watson.

A small Chinese boy, living at 98, Des Vaux Road West, met with a terrible death on Sunday night. The child was in the third floor of the building suffering from a bad attack of fever. It appears that the mother went to wash his face with some cool water, and in the madness inflicted by the fever the boy took a running dive over the verandah and into the street below. He was conveyed to the Government Civil Hospital, and died shortly after.

News has been received from Manila of the death of an old Shanghai resident in the person of Mrs. Mary Mitchell who passed away in her 75th year. For many years she was a resident in Shanghai, being the widow of the late Thomas Mitchell, well-known by many old residents as Secretary of the Merchant Service Club here. For the past 11 years she had been living with her widowed daughter, Mrs. Louis Aiken, in Manila where she was much respected. The deepest sympathy is extended to her son, Mr. T. W. Mitchell, and widowed daughter, Mrs. E. H. Miller, both of Shanghai.

The funeral of Mr. William Henry Hunt, whose death at Peitainho was recently recorded, took place at the Canton Road Cemetery, Tientsin, on Sunday. The extraordinary popularity of the late Mr. Hunt, and the deep regard in which he was held by his fellow business men, was evidenced by the large number of friends who attended. The cemetery chapel was filled with floral tributes. Six of Mr. Hunt's closest friends acted as pallbearers—Mr. R. G. Buchanan, Mr. E. L. Cockell, Mr. B. C. M. Johnson, Mr. T. Lange, Mr. R. H. Eckford, and Mr. D. A. E. Bell. The burial service was conducted by the Rev. S. G. Tenkle.

"D. An." corrects the *Daily Express* in its reference to the condition of Chinese diplomats abroad. It is true that they have not received any remittance from Peking for the past twelve months, but it is not quite accurate to say that for this reason they have to substitute chopsticks for the knife and fork. In the first place, the Chinese abroad, whether diplomats or otherwise, take and prefer their national food most if not all the time; and, furthermore, it will not be Chinese food without flesh or fowl. Secondly, there is no such dish as "fish salad" on the Chinese menu; if there is any dish the Chinese dislike it is cold fish.

In the chapel of Lambeth Palace on July 25th the Ven. John Holden, M.A., Archdeacon of Kwanang, was consecrated as Bishop of Kwangsi and Hunan, in succession to Bishop Banister. The ceremony was conducted by the Archbishop of Canterbury, assisted by three assistant Bishops. The sermon was preached by the Rev. O. R. M. Roxby, M.A., Vicar of Christ Church, Hampstead, who said that China was searching for its soul. A great responsibility rested on the new Bishop, but there was no higher task for any man than to help to build up an infant branch of the Church. Bishop Holden is returning to China this month.

GALLANTRY AT SEA.

The Board of Trade Medal for Gallantry in Saving Life at Sea has recently been awarded as follows:—Silver Medal: Commander Ion Tower, R.N., H.M.S. *Caroline*. Bronze Medal: Leading Seaman William Eldrett and Able Seaman Albert Whitehead, H.M.S. *Caroline*.

On March 3rd, 1921, the s.s. *Hung Moh*, of Singapore, whilst proceeding from Singapore to Amoy with about 1,100 Chinese passengers on board, struck the White Rocks off Swatow at about 6.45 p.m. and broke in two. H.M.S. *Caroline*, lying at Baku, in the Pescadores, was ordered to give assistance and arrived at daylight on March 6th. There were about 300 persons then on board the wrecked vessel, over which heavy seas were breaking. Rescue work was carried on with the very great difficulty, but throughout the day and night of March 7th a motor-boat, in charge of Commander Tower and a cutter in charge of Gunner John G. Dewar, worked continuously to and from the wreck until all the survivors on board had been taken off. Capt. Evans, swam to and boarded the *Hung Moh*, and encouraged and assisted persons on board to reach boats lying off. H.M.S. *Caroline* was instrumental in saving the lives of 221 persons, although unable to get within a mile of the wreck.

THE TRAGEDY IN JAPAN. ENORMOUS CASUALTY ESTIMATES.

THE FOREIGN RESIDENTS: STRANGE LACK OF NEWS.

FORMER FOREIGN SETTLEMENT OF YOKOHAMA SUFFERED BADLY.

EARLIER CABLES. (THROUGH REUTER'S AGENCY.)

THE FATE OF ODAWARA.

ODAWARA, September 2nd.
Odawara is reported to have been washed away by tidal waves, but a later report says it is on fire.

[Odawara was a flourishing town lying between Kozu and Hakone and was well known to many foreign tourists, for a light railway ran from it to Atami, a much patronised watering place.]

RELIEF WORK.

The Osaka and Kobe Municipalities have voted 200,000 and 100,000 yen respectively for relief. The Tokyo Government is ordering Osaka and Kobe to send half a million *toki* of rice within three days. Warships have been ordered to transport relief supplies to Tokyo. The restoration of the railway is not expected for some time; therefore relief must depend on the Navy.

Even the cruises engaged on salvage work on Submarine 70 have now been ordered to participate in relief work. The Home Department has ordered neighbouring Prefectures to move supplies of provisions to nearby ports where warships can undertake transportation to Tokyo.

The work of feeding over two million inhabitants of Tokyo calls for the supreme efforts of the whole nation.

Either the *Nagasaki Maru* or the *Shanghai Maru* will probably be transferred to Kobe to assist in relief work.

CONDITIONS IN YOKOHAMA.

A message from Yokohama says an officer of the *London Maru* who landed reports that dead bodies are scattered everywhere and that tens of thousands of refugees are gathered in the park.

NO NEWS OF FOREIGN RESIDENTS.

OSAKA, September 3rd.
(Recd. 12.4 p.m.)

The safety of the foreign diplomatic representatives is not yet known and there is no news concerning the foreign residents of Tokyo.

It is reported that the Yokohama Specie Bank and the Grand Hotel have been demolished. Damage to buildings in the old foreign settlement is reported to be particularly serious.

YOKOHAMA CASUALTIES ESTIMATED AT 100,000.

The latest estimate of the Yokohama casualties is over a hundred thousand.

It is reported that the Imperial Palace has been thrown open to admit refugees.

CABINET MEASURES.

At a final Cabinet meeting yesterday morning, Count Uchida decided on the promulgation of martial law, an Emergency Commanding Act and the establishment of a Relief Bureau.

LATER.

The Government has issued an Emergency Commanding Act.

WHAT AN AIRMAN SAW OF TOKYO.

The Nagoya Division has received the following report from Lieutenant Ishida, who reconnoitred Tokyo by aeroplane yesterday afternoon:—

The Palace is safe, there being only partial damage.

Tokyo is devastated, except for the Ushigomo ward, part of Koishigawa ward, practically the whole of Yotsuya ward and northside of Aoyamadori.

Practically all the concrete buildings and brick buildings have collapsed. Fukuoka ward is flooded by a tidal wave.

It is difficult to fly over the city, owing to flame and smoke. Nikko, where His Majesty is staying, is reported not to be seriously damaged. The Imperial Household Department was also burned down.

THE CASUALTIES.

It is impossible to estimate the aggregate casualties in all the affected districts, but it is remembered that the great earthquake of 1856 killed over 100,000 in Yedo alone. It is feared that the casualties at Tokyo this time are greater.

It is reported that the Fuji Spinning Mills, near Mount Fuji, have collapsed and that 8,000 operators have perished.

At Hakone, the famous mountain resort, it is said to be easier to count the people alive than those dead.

Prince Saionji, who was staying at Gotemba, took refuge in a nearby bamboo grove, and is safe.

MORE SHOCKS AT YOKOHAMA.

A number of volcansoes are reported to be active. Yokohama again had several shocks at one o'clock to-day.

Tokyo is burning and explosions are frequently heard. Nobody is permitted to enter Tokyo unless carrying a sufficient supply of food.

LATEST CABLES.

NAGASAKI, September 3rd.
(3.44 p.m.)

Tokyo still burns.

The Bank of Japan is reported to have been demolished yesterday.

1,000 TONS OF RICE WANTED FOR TOKYO.

OSAKA, September 3rd.

The terrible plight of inhabitants of Tokyo and Yokohama is pitifully depicted in various newspapers reports. For instance it is stated that hungry people in Tokyo are trying to catch carp in the pond in Hibiya park. It is estimated that at least a thousand tons of rice will be wanted for Tokyo alone. The quantity of the available stock of rice in Tokyo is unknown, because a considerable portion is believed to have been lost by fire.

The authorities at Osaka are making efforts to gather a supply to ship to Tokyo.

Rice prices are advancing.

LIGHTHOUSES IN TOKYO BAY RENDERED USELESS.

NAGASAKI, September 3rd.

A wireless message via the *Korea Maru* states that all lighthouses in the Bay of Tokyo have been rendered useless and night-time navigation is dangerous.

LUMBER FOR TOKYO.

A wireless message intercepted at Sasebo, says the Home Minister is ordering the most speedy transportation of lumber and other building materials to Tokyo.

POSSIBLE TRANSFER OF THE NATIONAL CAPITAL.

OSAKA, September 3rd.

The destruction is so complete that it is possible that the National Capital will be temporarily transferred to Kyoto or Osaka.

The Prince Regent is working hard without a sleep. *Inter alia* His Royal Highness has ordered the Main Palace, the Hamu Detached Palace, and the Shinjuku to be thrown open to refugees.

CASUALTIES IN YOKOHAMA EXCEED 100,000.

OSAKA, September 3rd.

The latest estimate of the casualties in Yokohama alone exceeds 100,000.

A Naval wireless report states that the Naval Department buildings are safe.

It is reported that Yokohama is also under martial law.

OSAKA, September 3rd.

The Minister of the Navy estimates that the fatalities in Tokyo alone will be 100,000.

AIRMAN'S REPORT OF THE DEVASTATION AT TOKYO.

OSAKA, September 3rd.
8.45 p.m.

The officer who flew over the stricken districts of Tokyo states that the Imperial Palace is safe. It was only partially damaged.

Tokyo is devastated except for two wards and parts of two others. Nearly all the concrete and brick buildings have collapsed and a tidal wave has flooded out one ward, not a single house being visible.

The Yokosuka marine corps station at Yokosuka appears to have been entirely destroyed. The holiday resort on the sacred island of Enoshima and the Kamakura district are submerged.

The airman says he experienced great difficulty in flying over the city at a good observing height, owing to the intensity of the flames and the suffocating smoke.

The Minister of Home Affairs is ordering the immediate transportation of lumber and other building materials to Tokyo.

FORTY FOREIGNERS PERISH AT HAKONE.

11.10 p.m.

The *Jiji* representative met near Hakone a number of foreign refugees who are penniless and without food. Some of them are wounded and they say that about forty foreigners perished at Hakone.

[Hakone is a village on the island of Honshu, 68 miles south-west of Tokyo, situated on the bank of a lake famous for its beauty, in a volcanic chain of mountains rich in mineral waters. It was looked on as a Japanese Davos Platz.]

It is reported that Viscount Takahashi and twenty other principal members of the Seiyukai were killed while attending a conference on Saturday.

1,000 TONS OF RICE WANTED TO TOKYO ALONE.

OSAKA, September 3rd.

Newspaper reports graphically depict the terrible plight of the population of Tokyo and Yokohama.

The food shortage in Tokyo is so acute that the people are trying to catch carp in the pond of the Hibiya Park.

It is estimated that at least a thousand tons of rice will be wanted in Tokyo alone.

The Authorities here are putting forth great efforts to collect a supply for shipment to Tokyo; in the meantime, the price of rice is advancing.

The damage to Tokyo is so extensive that it is possible the national capital may be temporarily transferred to Kyoto or Osaka.

JAPANESE PRINCE DIES FROM INJURY.

NAGASAKI, September 3rd.

The Nagoya Railway Bureau has received a report stating that Prince Matsukata has died at Kanmura as the result of injury sustained in the earthquake.

MARINE UNDERWRITERS NOT SERIOUSLY AFFECTED.

LONDON, August 2nd.

The underwriters are most keenly interested in the catastrophe in Japan, but direct financial interests are likely to be strictly limited, since after the great San Francisco earthquake of 1906 the fire underwriters have been careful to see that risk from earthquake is specifically excluded from the terms of the ordinary fire policy.

In isolated cases, companies may have specially accepted this risk for additional premium, but it is believed that there has been comparatively little demand from Japan for this special form of insurance.

It is believed that marine underwriters, in some insurance contracts covering shipping in the course of construction, have also specially excluded the risk from damage by seismic disturbance.

GREAT BRITAIN'S SYMPATHY.

LONDON, September 3rd.

The earthquake in Japan quickly put the international crisis in the shade. The magnitude of the catastrophe has aroused the keenest sympathy throughout Great Britain which is voiced in newspaper editorials. For example, the *Times* says that such incredible suffering cannot fail to move the heart of mankind, amidst the sorrows and cares of a troubled day. The first need, however, is help, and generous help will certainly be given to the stricken nation whose magnificent effort of will had been one of the wonders of the modern world.

The *Daily Mail* says the Japanese who have given many proofs of courage and coolness in face of danger and death, will doubtless face the present immense calamity with their accustomed stoicism, and hopes that British warships will be dispatched if necessary to give all possible assistance.

AMERICAN HELP.

WASHINGTON, September 3rd.

The Red Cross has ordered its representatives in China and Philippines to rush to the aid of Japan.

AMERICA'S SYMPATHY.

NAGASAKI, September 2nd.

A wireless message intercepted at Sasebo says President Coolidge has sent a message of sympathy to the Emperor of Japan.

NEWS CABLED BACK FROM LONDON.

Several cables were received through Reuter's Agency yesterday which had been wired out from London. There was, however, little in them which was not contained in the cables yesterday. One, however, contained the statement that the Governor of Yokohama had sent a wireless message to the Governors of Osaka and Kobe in which he stated that there were 10,000 casualties at Yokohama. A later cable, from Osaka, which we publish above says the latest estimate of the casualties at Yokohama is over 100,000. It is manifestly impossible to form a reliable estimate yet. Another cable (sent home from Shanghai) said that bulletins from Japan stated that an explosion completely destroyed an arsenal, resulting in several thousand casualties. There is also the statement that Japan's biggest railway tunnel, at Sasebo, collapsed and caused the death of 600 persons. Another statement states that all the railway bridges in Tokyo are destroyed.

A San Francisco cable says a wireless message from Tomioka states that the fire at Tokyo was controlled, at noon on Sunday and that the entire working class district has been burnt out.

There is another from San Francisco repeating a wireless message from Tomioka that 700 persons were killed by the collapse of the Anakusa tower. Also that many ships were lost as a consequence of the tidal wave at Yokohama. As a good number of ships have been mentioned as being in Yokohama, in the cables already published, and there has been no mention in the Osaka cables of any serious shipping disaster we conclude that if ships were lost they are probably small native craft. There is, we should think, a good deal of exaggeration in a Peking message, which has been repeated from London, saying that wireless messages from the South of Japan reports that the earthquake has practically destroyed the cities, towns and villages between Tokyo and Osaka.

HONGKONG'S SYMPATHY.

Yesterday morning, Captain Neville, A.D.C., accompanied by the Hon. Mr. A.G. Fletcher, called on the Consul General for Japan, conveying a message of sympathy from His Excellency the Governor on his own behalf and on behalf of the community with the Japanese people in the terrible disaster which has befallen the country.

EUROPEAN OFFICES WRECKED.

We understand that a private telegram has been received in the Colony stating that the offices of the Canadian Pacific Railway Co. and of Messrs. Butterfield and Swire have been wrecked at Yokohama. It is also stated that the Canadian Pacific liner *Empress of Australia* has lost one of her propellers owing to being fouled by another ship.

TWO MORE EARTHQUAKES RECORDED AT HONGKONG.

We learn from Mr. Claxton, the Director of the Royal Observatory, that a second, smaller earthquake was recorded on the afternoon of September 1st, beginning at 10h. 43m. and lasting until 10h. 51m. The maximum movement, 11mm., occurred at 10h. 55m. Its origin was about 5,500km. from Hongkong. A third, large earthquake was recorded on the morning of September 2nd, beginning at 11h. 52m. and ending at 12h. 30m. The maximum movement, 70mm., occurred at 12h. 42m. Its origin was also about 5,500km. from Hongkong.

EARLIER CABLES.

GRAECO-ITALIAN CRISIS. ALLEGATIONS OF GREEK CONVIVANCE DENIED.

ATHENS, September 2nd.

A storm of indignation has been aroused in Greece over the Italian action.

All the theatres have been closed, as a sign of mourning, and numerous public bodies have protested.

The newspapers are unanimous in condemning the Italian action.

Conversing with the American delegates, who were leaving Athens for Geneva to attend the International Near East Conference on September 7th, Premier Gonatas declared that the Greek Government firmly believed that the massacre was not committed by Greeks. The allegations that it was committed by Greek hands and committed at by the Government were unfounded. The Italians' demands were unjust, because Italy had no proofs upon which she could have the slightest hold that the Greek Government were responsible. The Greeks had committed no wrong, and their national honour would not permit them to plead guilty to the crime by accepting the remaining Italian demands.

ITALIANS REPORTED TO OCCUPY ISLANDS.

LATER.

It is reported but so far unconfirmed that the Italians have occupied the islands of Cephalonia and Ginos.

A GREEK NEWSPAPER SUSPENDED.

ATHENS, September 2nd.

The newspaper *Eleftherotypos* was suspended for a day for styling the Italians "Fugitives of Caporetto." The Censor has been dismissed for allowing publication of the insult.

ROME, September 2nd.

Italian troops occupied the small islands of Paxos and Antipaxos.

This action is regarded here as simply the completion of the Italian action at Corfu.

THE L.O.N. AND THE SITUATION.

PARIS, September 2nd.

In well-informed circles it is believed that the adjournment of the League of Nations' decision on the Greek appeal till Tuesday is due to the doubt whether the League is legally entitled to take the place of the Conference of Ambassadors in settling the Italo-Greek dispute.

COL. PERONE RECALLED.

It is announced that the Italian Legation suddenly recalled Colonel Perone, the Italian Military Attache who was sent to Janina to enquire into the massacre of the Italian Mission.

ITALY REFUSES TO ACCEPT LEAGUE'S DECISION.

LATER.

The Italian Minister, Marquis Montanini, has informed the Government that Italy refuses to accept the decision of the League of Nations.

GREEK STEAMER SEIZED BY ITALIAN SUBMARINE.

LONDON, September 2nd.

A message from Athens reports that it is semi-officially stated that an Italian submarine seized the steamer *Giorgos*, and that the Italian Admiral Tellini has forbidden Greek steamers to pass through the Straits of Otranto.

Four Greek steamers have been detained at Italian ports.

All Greek shipping companies have suspended their sailings to Italy, but Greece is still permitting Italian ships to call at Greek ports.

The Government have provided a detachment of 3 men to guard the Italian Legation at Athens.

ANOTHER ITALIAN DENIAL.

LONDON, September 2nd.

The Italian Embassy in London states that the occupation of Corfu is sufficient for the purpose in view and there is no truth in the reports that other islands have been occupied by Italian forces.

A message from Rome says it is semi-officially stated that the population of Corfu demonstrated at the Italian Consulate, the personnel of which was endangered. It is alleged that the Italian flag was insulted.

LATEST CABLES.

LORD CURZON'S GUARDED STATEMENT.

LONDON, September 2nd.

Interviewed by Reuter's on his arrival in London, Lord Curzon referred with the greatest reserve to the Italo-Greek crisis, saying "the League of Nations had taken up the question and that it seemed inevitable that as a preliminary step everybody's efforts should be devoted to strengthening the League's hand."

LATEST CABLES.

BAVARIAN MONARCHISTS. SAID TO HAVE HOISTED KAISER'S STANDARD IN NUREMBERG.

A report by the *Chicago Tribune* which up to the present has not been confirmed, announces a Monarchist coup in Bavaria.

Fascists, numbering 400,000 and clad in their old-time uniforms, marched to Nuremberg, hauled down the Republican flag and hoisted the Kaiser's standard. It is said that they completely control the town.

U.S. IMMIGRANTS.

ANOTHER BATCH REFUSED ADMISSION.

NEW YORK, September 2nd.

Eighteen hundred immigrants who arrived promptly for the September quota, will be refused admission, the Immigration Authorities contending that the steamers were docked a few minutes before midnight on August 31st.

The August quotas were exhausted although the captains maintain that they arrived immediately after midnight.

INTERNATIONAL LAWN TENNIS.

NOORDWIJK, September 2nd.

The leading Dutchmen maintained their ascendancy but the Britons secured several doubles; notably those in which Godfree and Barron beat Bouman and Van Lennep by 6-0, 6-1 and Miss Colyer and Wheatley beat Miss Tellegen and Kauta 6-2, 6-3.

EARLIER CABLES.

THE IRISH ELECTIONS.

FINAL STATE OF THE PARTIES.

DUBLIN, September 2nd.

The position of the parties this evening was:

Government 62.
Republicans 43.
Independents 16.
Farmers 14.
Labour 14.

The returns outstanding are all from West Cork, where the counting only began yesterday.

The new Dail assembles on September 10th. There is much speculation whether the Republicans will put in an appearance.

LATER.

The final state of the parties is:—

Government 63.
Republicans 42.
Independents 16.
Farmers 15.
Labour 15.

FAR EASTERN CABLE NEWS.

(THROUGH REUTER'S AGENCY.)

FURTHER DAMAGE TO "ALPS MARU'S" CARGO.

LONDON, September 2nd.

Number five hold of the *Alps Maru* has been flooded and it is feared that water and smoke have extensively damaged the cargo in numbers six and seven holds.

JAPAN'S CABINET.

FORECAST OF PERSONNEL.

OSAKA, Sept. 3rd.

While the Empire's capital burned, Count Yamamoto hurried on with the work of Cabinet making. According to the *Asahi*, the new Cabinet's personnel will be:—

Count Yamamoto (Premier and Foreign Minister);

Viscount Goto (Home);

Mr. Inouye, who is Governor of the Bank of Japan, becomes Finance Minister;

Vice Admiral Takarabe (Navy);

Baron Tanaka (War);

Mr. Hirasawa (Justice);

Mr. Okano (Education);

Baron Den (Agriculture and Commerce);

Mr. Tanaka (Communications) and Mr. Yamamoto (Railway).

NAPIER JOHNSTONE'S

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pre-eminent
since
1745



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PARIS FASHION NOTES.

[FROM OUR SPECIAL CORRESPONDENT ISABEL RAMSAY.]

Paris, July 23rd.
The day-time coat is a most important item in the wardrobe of a Parisienne who aims at being dressed with elegance and in good taste, because, according to some mysterious sartorial law, she is never supposed to go out in the street unless her dress is covered up by a coat. In Winter, of course, it would be impossible for her to do otherwise, but even in Spring and Summer she is supposed to add a light coat over her dress. On particularly hot days she may compromise by adding a fur stole round her shoulders, or else a scarf that matches the shade and trimming of her dress, but she must always have something either covering up her dress entirely or else thrown round her shoulders.

At the beginning of Spring, when dwellers in this city fondly imagined that warm sunny days were about to be bestowed on them, most women laid in a store of light Summer wraps and capes. These, for the most part, were in a thick quality crepe Maroccan, in taffetas or in satin. Crepe Maroccan, however, was the most favoured material, and the form in which it was made up was that of the cape. Quite simple lines were followed, and very often a coloured lining of the same material was added, so that the cape became a reversible one which could be worn as a kind of dust-wrap in the day-time and a light opera wrap in the evening. I saw a single yet becoming model of this kind, the Jouy, which was carried out in black crepe Maroccan and a lining of the same material in a light shade of almond green; the shape was a perfectly straight one gathered into the neck and finished with large rhinestone roses in alternate shades of black and green, and round the line of the shoulders were added three wide tucks cut on the cross. Then there were the short cavalier capes that are always so youthful and fresh-looking. These also were mostly in crepe Maroccan, but reached no longer than the waist of the wearer. They were cut perfectly plain and finished, as a rule, with a straight band of the material and two long streamers that fastened in front; a peculiarity about these short capes is that they are rarely fastened right up round the neck, but rather, are allowed to slip down somewhat and be caught lightly round just above the shoulder line—a caprice that adds greatly to their general air of grace and youth.

But the cold winds and driving rains that came and drove away the pale May sunshine compelled women to give up wearing these dainty trifles and wrap themselves, instead, in coats made of fur and woolen materials. It compelled designers at the same time to bring forth the Autumn models, they would otherwise not have launched in the world till next October, so that Paris was provided with the spectacle of women going about in June wrapped up in the coats of the Autumn to come.

Of these, I have already written in my letters about the Grand Prix and French Derby, but, since then, they have blossomed forth in greater and more varied numbers. The prevailing passion is for the long, straight coat that has certainly been modelled on the lines of the humble bath-wrap. This always fits tightly round the hips and has no relief of any kind about it other than the fantastic colour or pattern of the material, of which it is made, or the quantity or gorgeousness of the fur with which it is trimmed; the sleeves, while not exaggeratedly wide, are large enough for any type of dress sleeve to be worn underneath with comfort. This type of coat may be made in duvetyne, in crepe Maroccan (re-sol or de-laine), in reps, in velours, in broadcloth or in jasper serge, this last named material being one of the latest and the smartest designers have launched on the fashion market. No matter what the material used, it is invariably embroidered to such an extent that very little of the original background or quality can be perceived, so that the question of material becomes a secondary one completely subservient to the all-important one of the embroidery with which it is to be covered. This, as a rule, is carried out in a chain-stitch, and the colour schemes vary from that of white against a black background or vice versa, to patterns worked in every possible colour; the embroiderer has been able to crowd into them, the result reminding one of those beautiful old Bokhara hangings that provide such a feast of rich colouring for the eye.

As well as these, there has been the busy imagination of Rodier to deal with, and by now, the looms he inspires have turned out a host of figured materials that are perfect works of art in every detail of design and colour harmony. Most of these show a combination of two colours, one serving as a background to the fantastic patterns woven into it in the other. The special feature of all these new materials is, that the pattern always takes a horizontal turn, this, at times, being supplemented by stripes also running horizontally across the material. Many of the Rodier materials are plain, but show a series of 'stripes' formed by a ruled note in the material itself; others have the stripe effect added in one or several other colours, but always the stripes run horizontally across the width of the material, so there is nothing for the tailor or dressmaker to do but make it up in this sense. What is to become of stout women with such a line ruling no one knows, and no one seems to care, and yet the adoption of such a line must inevitably prove fatal to them. For the slim woman, of course, it is ideal, and hat, made of the same embroidered material, and with no other trimming to speak of beyond a band round the crown or the simplest of rosettes stuck in at the back, the effect is charming in the extreme.

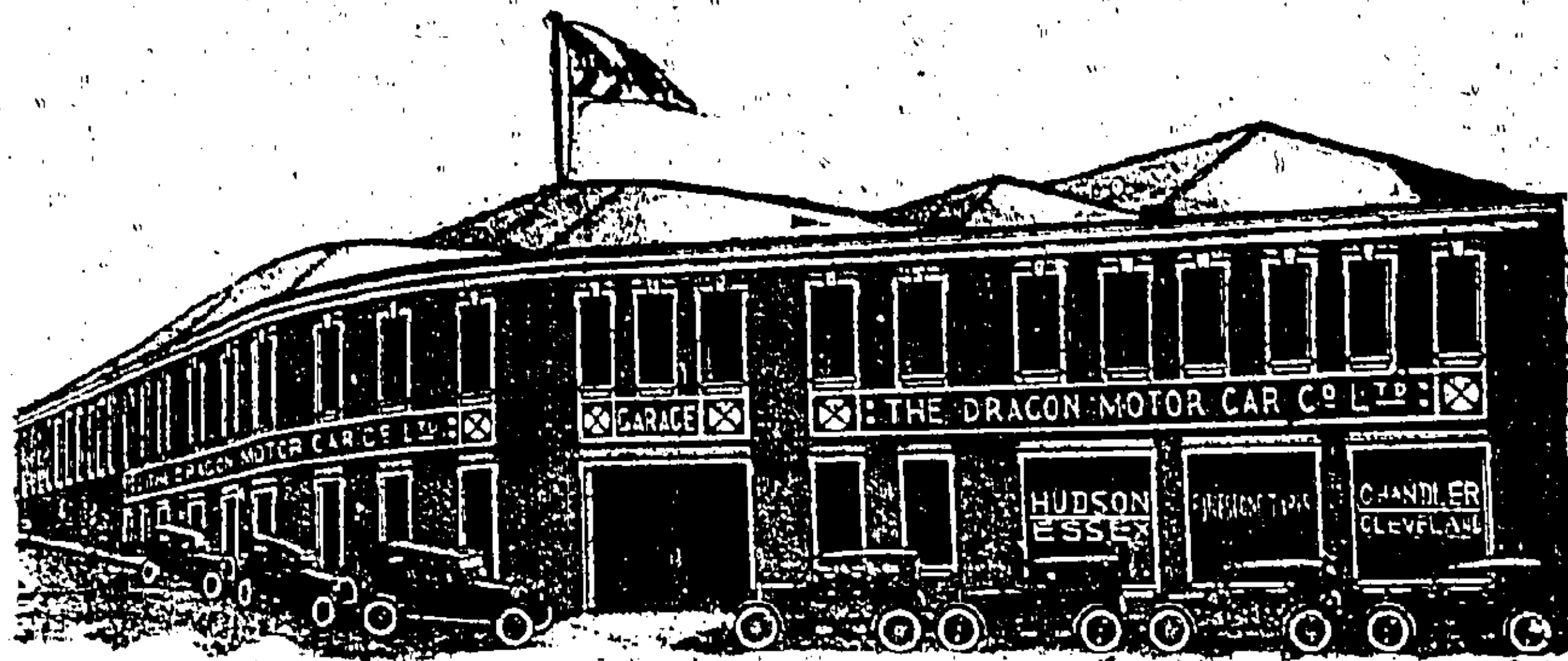
There is another type of coat that takes on wide lines inclined to flare out in all directions. It is sometimes cut full, sometimes three-quarter length, and the flaring movement is due to the circular cut of the skirt part of the coat. Whereas the straight type of coat is usually made of embroidered or striped types of material, this model looks better if made up of heavy woolen or checked fabrics, or even of velvet in a heavy make. The smartest possible effects are also obtained by fashioning a coat such as this from a light tweed. It is cut three-quarter length, and underneath should be worn a skirt in a woolen material more delicate in both texture and tone. A soft hat made of tweed to match the coat, and trimmed with a band of the material it is made of, completes a simple but harmonious ensemble of colour and materials.

The skirt with an apron drapey across the back or front is often worn with the latter type of coat, no doubt because its flaring volume rather encourages such a style in the dress worn underneath. Even a serge or gabardine skirt will have an apron effect of the same material, usually trimmed with a pleated frill of taffetas. This is a becoming style for the woman inclined towards stoutness, as it folds over the hips, all but meets at the back, and finishes off with streamers that hang down behind. In taffetas and crepe materials, the apron is made along fuller lines. Sometimes it is bunched up on the hips, arranged across the back in three tiers, or also cut in a deep point that falls to the hem of the skirt, either back or front. It should be noted, however, that this fashionable drapey note is not put on both back and front, but across either one or the other only, and, it is not supposed in any way to suggest the loose panel we have known for so long; it is essentially merely a single note of drapey.



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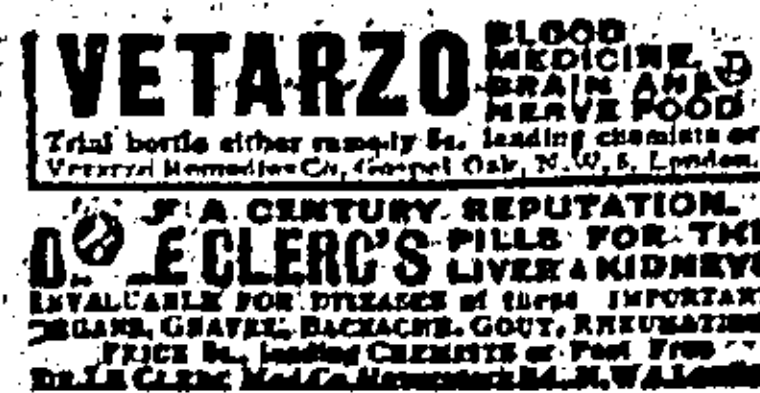
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*Adolf von Baeyer	9,000 tons	First half of October
*Emil Kirdorf	9,000 tons	First half of November
*Schoer	12,300 tons	First half of December
*Albert Vögler	9,000 tons	

HOMEWARD for Antwerp, Rotterdam and Hamburg

Steamers	Tonnage, d.w.	Departure
*Albert Vögler	9,000 tons	19th Sept. Calling at Manila
*Carl Legien	9,000 tons	26th Oct. do.
*Adolf von Baeyer	9,000 tons	
*Emil Kirdorf	9,000 tons	
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"THE OLD MERRY-GO-ROUND OF THE DEVIL"

MR. LLOYD GEORGE SUGGESTS A
"COMMITTEE-OF-MERCY"

Mr. Lloyd George was the chief speaker at a meeting held in Britol on July 24th under the auspices of the Wesleyan Methodist Conference to consider the subject of "The Churches and World Peace." In the course of his remarks he referred to the position of France in the Ruhr, and declared that without Great Britain's might in the war France would have been today where Germany is.

At the outset of his speech Mr. Lloyd George drew a gloomy picture of what he declared was going on in Europe to-day. In spite of the lessons of the war, nations were preparing, devising, inventing fresh machinery of war. They still placed the same dependence on force. There was no such thing as teaching human nature. There had been drawn one inference only from the war, and it was that the only safety of a country was force, and still greater force. That was disastrous to humanity. (Cheers.)

The real lesson of the war had not been understood in the country (Germany) which suffered most from the follies of war, and the same thing was going on elsewhere. The nations that were weak before the war were going to be strong and going to use their strength. The nations that were strong before the war were going to get strong again and reviving their defeat. The old merry-go-round of the devil was going to begin in the affairs of men. The Churches must stop it. (Cheers.) In Great Britain the fear caused by bombing was now regarded as a joke. They could not trust to human terror. They must trust to something higher, nobler. (Cheers.) Man was a terrible animal when he was roused. Do not trust to his being afraid. A policy based upon the cowardice of man would fail. Enlist his courage on your side. (Cheers.) There was only one way. They must train the sense of the community to treat war as a crime—(cheers)—to put it in the category of crimes of violence. They must put the question of national honour and national right and wrong in the same category as questions of individual right and wrong. (Hear, hear.) If there were a dispute between man and man it was settled in the courts and by arbitration. The real trouble was that as long as one nation conceived that it had got at its command a force strong enough to insist on its rights it would not submit those rights to the arbitration of an impartial tribunal. That happened to Germany and Austria, and the same thing was now going on about Poland and Lithuania.

— FRANCE AND THE RUHR.

What was to be said about the Ruhr. Great Britain lost 900,000 lives in the war, apart from the ten thousand millions she spent. She put the whole of her great might into it, and without that might France would have been today where Germany is. (Hear, hear.) Great Britain, through her Government, said: "Refer the matter to an international committee of experts." But France chose to refuse of experts. And took her own course. Until that temper changed there never would be peace, and it was only the Churches that could change it. "We begged France (continued Mr. Lloyd George) to refer the matter to the League of Nations. She refused. Germany is not in the League, nor Russia, nor the United States. That alters the whole character of the League. I am not in favour of saying there is peace when there is not peace. I am not in favour of saying there is a League where there is no League, and there will be no League with the authority of a League of Nations until you have got these nations inside it. (Cheers.)

"Napoleon in his worst frenzy never pictured anything like the late war with its carnage, desolation, and destruction. What if there is another. (Hear, hear.) I had something to do during the war. I had something to do even if you have to walk through the gates of Hell you have to save freedom. Cannot the Churches set up a Committee of Mercy? (Cheers.) The authority of the Creed is defied. The nations are plotting to hurl more defiance at its throne. It is time the Churches of Christ throughout Christendom should stand by their Prince." (Loud Cheers.)

CATERING ROMANCE

£1,500,000 FIRM'S START WITH
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The death took place suddenly recently at Porthcawl, of Mr. Richard E. Jones, head of the South Wales firm which entered the London catering and hotel business in the last few years. Mr. Jones was visiting his doctor for a consultation when he collapsed and died at the surgery door.

Nearly fifty years ago Mr. Jones, in his early twenties, joined the composing room staff of the *Western Mail*, Cardiff. There were no facilities for men on night work to get tea or coffee during their supper interval; and young Jones catered for them with cups and a kettle in the office. He soon realised that something brighter and cleaner than the old type taverns was wanted, took a room near the office, and developed it into the "Great Western Coffee Tavern," fetching water himself from a spring for coffee to be made in buckets.

Such was the beginning of a catering business, which, since its establishment in 1878, has become a household word in South Wales. An early development was automatic cafes from which customers obtained refreshments by money in the slot. To-day the firm of R. E. Jones, Limited, with an authorised capital of over £1,500,000, owns hotels, cafes, and restaurants in London, Swansea, Cardiff, and elsewhere.

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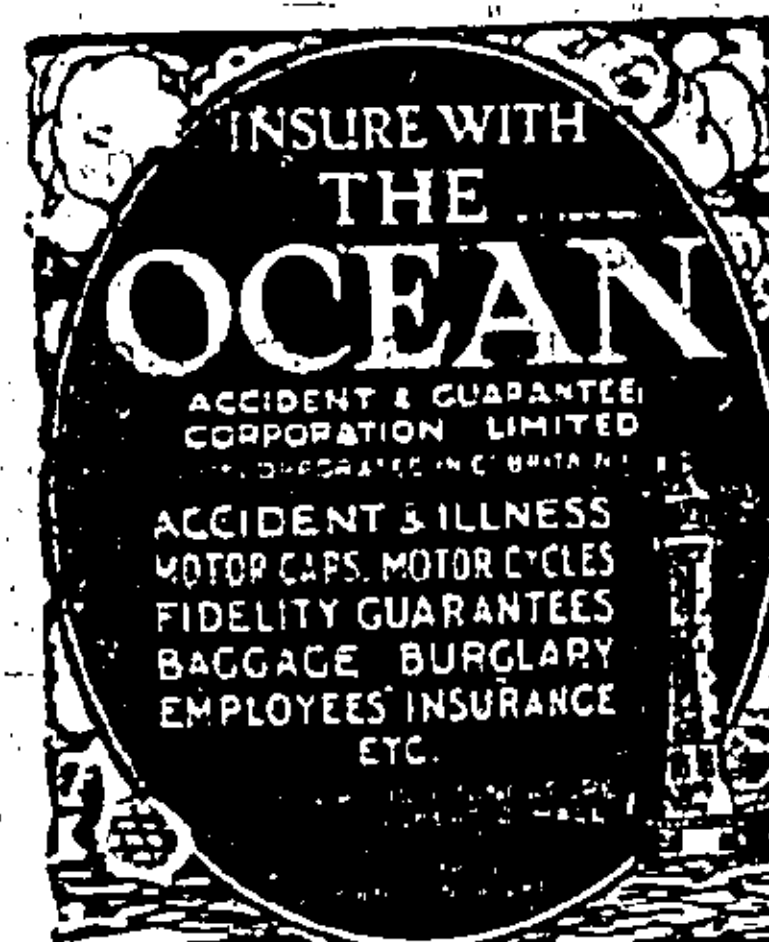


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TSINGTAU via SWATOW	"TUNGSHING"	Wednesday	5th Sept. Noon.
SHANGHAI & SHANGHAI	"CHEONGSHING"	Wednesday	5th Sept. 1 p.m.
HAIPHONG via HOIHOW	"CHUNSHANG"	Thursday	6th Sept. 8 a.m.
HAIPHONG via HOIHOW	"LEESANG"	Friday	7th Sept. 8 a.m.

NEWCHANG via SWATOW	"LOKSANG"	Friday	7th Sept. Noon.
MANILA	"WINGSANG"	Friday	7th Sept. 3 p.m.
SHANGHAI via SWATOW	"LOKSANG"	Sunday	8th Sept. Noon.
TSINGTAU via SWATOW	"WAISHING"	Wednesday	12th Sept. Noon.
SHANGHAI	"KUTSANG"	Friday	14th Sept. 3 p.m.
STRAITS & CALCUTTA	"HOSANG"	Tuesday	25th Sept. Noon.

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"GLENOGLE"	28th Sept.	"GLENLUCE"	24th Sept.	Genoa, London, Rotterdam and Hamburg.
"CARMARTHENSIRE"	6th Oct.	"PEMBROKESHIRE"	28th Sept.	London, Rotterdam and Hamburg.
"GLENAMOY"	22nd Oct.			
"GLENAPP"	5th Nov.			

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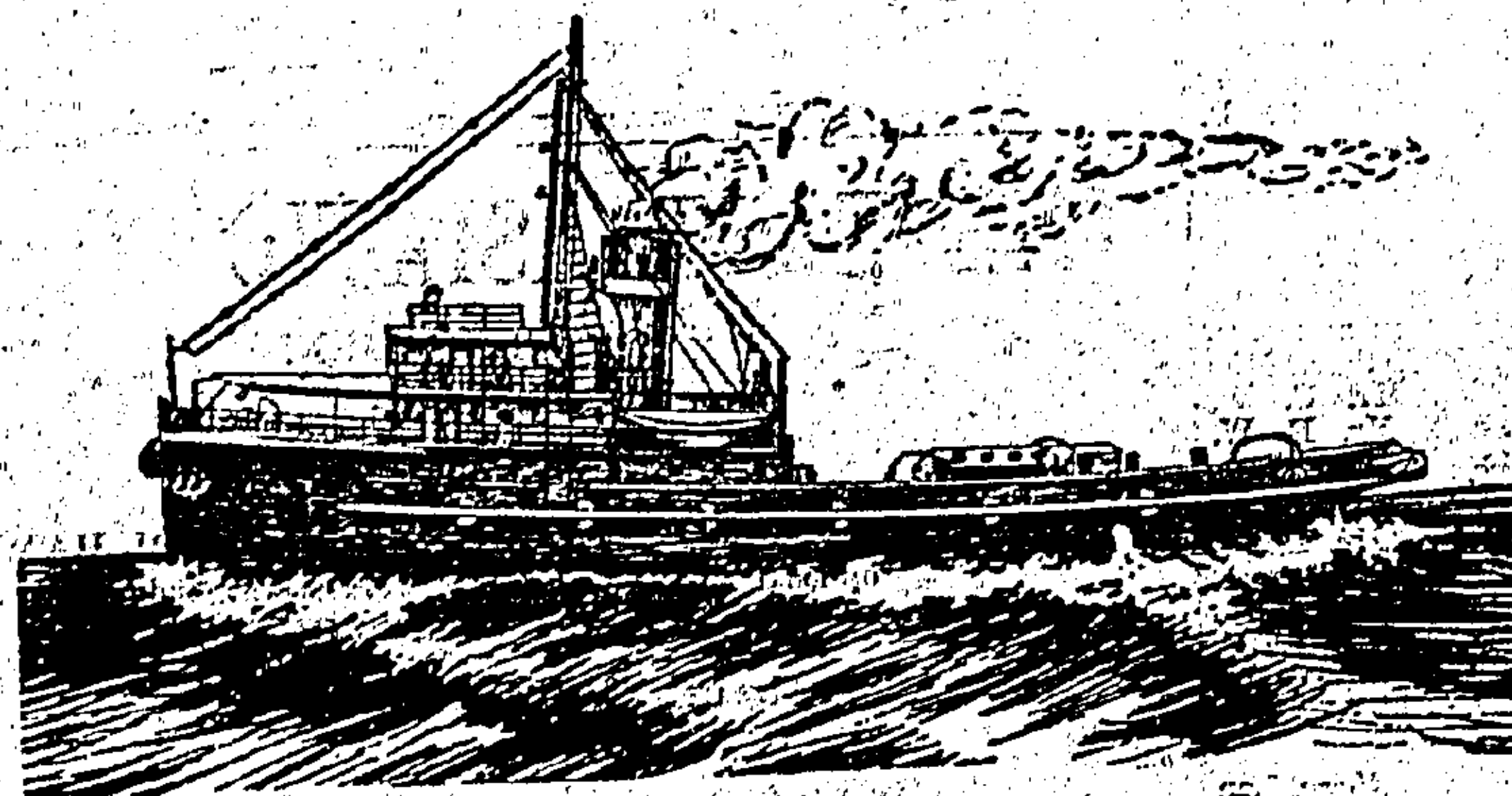
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SHIPPING NEWS

ARRIVALS.

September 1st.
Andromeda, Danish str., 2,600 tons, Capt. H. Harden, from New York, with a general cargo.—Robert Dollar & Co.

September 2nd.
Antiochus, British str., 5,765 tons, Capt. W. McHutchon, from Shanghai, with a general cargo.—B. & S.
Carl Legien, German str., 3,532 tons, Capt. A. Portzelins, from Singapore, with a general cargo.—Ruter Brockelmann & Co.

September 3rd.
Albatross, Japanese str., 3,885 tons, Capt. C. Kawamoto, from Koolung, with a cargo of coal.—Sunkei & Co.
Anatolia, British str., 3,150 tons, Capt. C. H. Hawkins, from Tarakan, with a general cargo.—Asiatic Petroleum Co.

Ara, Japanese str., 3,747 tons, Capt. S. Takeda, from Singapore, with a general cargo.—N.Y.K.

Cochinchine, French str., 1,097 tons, Capt. P. B. Morganti, from Haiphong, with a general cargo.—Kai Yue.

Huichang, British str., 1,222 tons, Capt. J. S. de Wolf, from Swatow, with a general cargo.—B. & S.

Kasuma, British str., 2,043 tons, Capt. D. R. Metcalfe, from Rotterdam and Singapore, with a general cargo.—Bank Line.

Kojima, Japanese str., from Canton.
Leung, British str., 972 tons, Capt. T. Croft, from Hoihow, with a general cargo.—J. M. & Co.

Lushan, Japanese str., from Canton.
Patroclus, British str., 6,910 tons, Capt. G. T. Clark, from Shanghai, with a general cargo.—B. & S.

Paul Lee, French str., 12,088 tons, Capt. Rosser, from Shanghai, with a general cargo.—M.M.

Togo, Japanese str., 2,279 tons, Capt. J. Mikami, from Mikami, with a cargo.—M.B.K.

Yan On, Chinese str., 684 tons, Capt. Chau Chat, from Hoihow, with a general cargo.—Yan Woo.

Yokohama, Japanese str., 338 tons, Capt. K. Funakoshi, from Keelung, with a cargo of coal.—M.B.K.

CLEARANCES.

September 1st.
Hyden, No. 2, for Batavia Besar.
King, for Amoy.

September 2nd.
Albatross, No. 2, for Canton.
Changshing, for Canton.
City of Glasgow, for Singapore.
Kanchow, for Canton.
King, for Hoihow.
Sophie, for Shanghai.
Sophie, for Kobe.
Togo, for Taku.
Victoria, for Sandakan.

September 3rd.
Albatross, No. 2, for Canton.
Antiochus, for Manila.
Alba, for Keelung.
Ara, for Kobe.
Carl Legien, for Shanghai.
Changshing, for Canton.
Chibbi, for Hongkong.
Kishiki, for Keelung.
Haitan, for Hoihow.
Japan, for Singapore.
Kangshing, for Canton.
Lingshing, for Canton.
Patroclus, for Singapore.
Paul Lee, for Saigon.
Sanjin, for Hongkong.
Sirika, for Shanghai.
Yamato, for Canton.
Yokohama, for Canton.

PASSENGERS.

ARRIVALS.

Per M.M. s.s. *Paul Lee*, from Japan ports and Shanghai, on September 3rd:—
 Mr. and Mrs. Bollen, Mr. Chapp, Mr. P. Griffin, Mr. O. Bloch, Mr. and Mrs. P. B. Tissot Dupont, Mrs. T. Lagrange, Mr. De Bourgoing, Mr. and Mrs. J. Pasquier, Mr. and Mrs. E. Crone, Mr. L. Wannick, Mrs. J. Got, Mrs. F. Parlat, Miss E. Thomas, Mr. and Mrs. Maluk, Miss Guey, Miss Guey, Miss P. Patton, Miss H. Mackrow, Miss Grosvenor, Mr. and Mrs. Proust, Mr. P. B. Maybon, Miss E. Gentry, Mr. Thomas, Mrs. R. P. Manjey, Miss P. Ranner, Miss F. J. Ehes, Miss V. Mawe, Mr. and Mrs. Demange.

Per P. & O. s.s. *Skiffis*, on September 3rd:—
 The Very Rev. the Dean and Mrs. J. C. Symons, Mr. J. McArthur, Miss Stringer, Mr. A. Geddes, Mr. C. W. Donaldson, Mr. Hira, Mr. E. W. Brown, Mr. Stringer, etc.

Per M.M. s.s. *Paul Lee*, on September 3rd:—
 Mr. R. H. Martin, Jr., Mr. Haim, Mr. Schenberg, Mr. and Mrs. Housel, Mr. Lipovsky, Miss Guey, Miss Guey, Mr. and Mrs. Chas. Rose, Miss E. Stevenson, Mr. Chas. F. Wilson, Mr. and Mrs. Babu, Mr. M. Muschi, Mr. E. Powell, Mrs. Quigley.

Per T.K.K. s.s. *Shingo*, on September 1st:—
 Miss L. Almada, Mrs. H. Blecher, Mr. M. E. Custodio, Mr. A. S. Ellis, Mrs. W. B. Eckart, Mr. K. Gunji, Dr. A. B. Miranda, Mr. J. A. Murphy, Mr. A. T. Waterfall, Mrs. A. Blankenship, and infant, Mr. Juan D. Campos, Mrs. M. B. Dean, Mr. T. D. Fabiana, Mr. Lee F. Hannequid, Mr. M. Mavromatis, Mr. E. W. Marquart, Mr. D. Maynard, Mr. A. A. Parker, and several Chinese saloon passengers.

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Empress Canada	Sept. 22	Oct. 8	Empress France	Oct. 13	Oct. 19
Empress Russia	Oct. 4	Oct. 22	Empress Scotland	Oct. 27	Nov. 2
Empress Asia	Nov. 1	Nov. 19	Empress Scotland	Nov. 24	Nov. 30
Empress Canada	Nov. 17	Dec. 3	Empress France	Dec. 9	Dec. 15
Empress Russia	Nov. 29	Dec. 17	Empress Scotland	Dec. 23	Dec. 29

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HONGKONG TO SAN FRANCISCO. VIA SHANGHAI, THE INLAND SEA, JAPAN AND HONOLULU. STEAMERS. RIBERIA MARU (calling at Dairen), 30,000 tons, Sept. 18th. TAIYO MARU (calling at Manila and Keelung), 32,000 tons, Oct. 25th. KOREA MARU (calling at Manila and Keelung), 32,000 tons, Nov. 1st. SHINYO MARU (calling at Manila and Keelung), 32,000 tons, Nov. 18th.

HONGKONG TO VALPARAISO. VIA JAPAN, HONOLULU, HIO, SAN FRANCISCO, SAN PEDRO, MANZANILLO, BALEAO, CALLAO, MOLLEND, AFRICA AND IQUIQUE. THENCE BY TRANS-ANDIAN ROUTE TO BUENOS AYRES.

STEAMERS. GINYO MARU, 16,000 tons, September 5th. ANYO MARU, 18,760 tons, October 20th. SEIYO MARU, 14,000 tons, December 4th. RAKUYO MARU, 15,830 tons, January 16th.

JAPAN-HONGKONG-JAVA SERVICE. OSAKA, KOBE, MOJI, DAIREN, HONGKONG, BATAVIA, SAMARANG AND SOERABAYA. STEAMER. DESTINATION. LEAVE HONGKONG. PERSIA MARU (Batavia, Samarang & Soerabaya), September 10th.

NEW YORK LINE. (Freight only). VIA JAVA AND SUEZ. STEAMER. MEIYO MARU. LEAVE HONGKONG. About September 24th.

For full information regarding Passengers, Freight & Sailings. Apply to: Y. TSUTSUMI, Manager. King's Building. Tel. No. C. 2374 & 2375. Agents at Canton: Messrs. T. E. GRIFFITH.

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SAILING FROM HONGKONG.

For HAIPHONG via Hoihow & Pakhoi.

s.s. "NANYO MARU No. 1" ... on or about 6th Sept.

For KEELUNG via Swatow & Amoy.

s.s. "TADKWA MARU" ... on or about 6th Sept.

For further particulars, please apply to: S. MITAHAI, Agent.

Branch Office: No. 17, Bonham Street, West. Tel. Central No. 155.

Top Floor, King's Building. Tel. Central No. 140.

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The M/S. "J. A. V."

will be loading for ROTTERDAM, AMSTERDAM, HAMBURG, optional LONDON, COPENHAGEN and other SCANDINAVIAN PORTS.

About 23th September, 1923.

Further Sailings	Expected on or about	Will leave homeward-bound on or about
M/S. "Chile"	10th October	15th November, 1923
M/S. "Malaya"	8th November	12th December
M/S. "Asia"	8th December	15th January, 1924

Subject to change without notice.

For further particulars please apply to:—

JOHN MANNERS & CO., LTD.

Agents.

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STEAMSHIP COMPANY

MANAGING AGENTS—UNITED STATES SHIPPING BOARD.

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SAN FRANCISCO

via

SHANGHAI, KOBE, YOKOHAMA & HONOLULU.

"PRESIDENT LINCOLN" ... Sept. 17th.

Sailing and Fares subject to Change Without Notice.

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£120 £112 £110

FIRST CLASS THROUGHOUT CABIN CLASS ON ATLANTIC SECOND CLASS ON ATLANTIC.

WITH STOP OVER PRIVILEGES AT PORTS OF CALL AND POINTS IN UNITED STATES.

VISIT	CONNECTING WITH ANY	VISIT
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LOS ANGELES	ENTAIL RAILWAY AND	GRAND CANYON
SALT LAKE	ATLANTIC STEAMERS.	FEATHER RIVER
CHICAGO		YELLOW STONE PARK
NEW YORK		NIAGARA FALLS.

HONGKONG—MANILA

"PRESIDENT LINCOLN" ... Sept. 6th.

HONGKONG—CALCUTTA

FREIGHT ONLY

CALCUTTA via SINGAPORE, PENANG & RANGOON.

S.S. "LAKE GITANO" ... Sept. 4th, at 5 p.m.

For Full Information regarding Rates, Space, etc., Apply to—

PACIFIC MAIL STEAMSHIP CO.

1st Floor, Queen's Building, Hongkong.

Cable Address: Tel. Central 141. Canton Agents: "SOLANO" 3322. HOLYOAK, MASSEY & CO., LTD.



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Through Bills of Lading issued to all Overland common Points in U.S.A. and Canada.

Through passage rates to Europe via America: G-3405, G-3420, G-3440.

SHIDYUOKA MARU ... Wednesday, 5th Sept., at 11 a.m.

KAGA MARU ... Monday, 15th Oct.

MARSEILLES, LONDON & ANTWERP via Singapore, etc.

FUSHIMI MARU ... Wednesday, 12th Sept., at 11 a.m.

MISHIMA MARU ... Wednesday, 26th Sept., at 11 a.m.

HAMBURG via LONDON & ROTTERDAM.

LIMA MARU ... End of Sept.

LIVERPOOL via MARSEILLES & VALENCIA.

LYONS MARU ... End of Sept. or beginning Oct.

SYDNEY & MELBOURNE via Manila, etc.

TANGO MARU ... Wednesday, 16th Sept., at 11 a.m.

YOSHINO MARU ... Wednesday, 17th Oct., at 11 a.m.

NEW YORK & BOSTON via PANAMA.

TOBA MARU ... Monday, 1st Oct.

BUENOS AIRES via Singapore, Durban & Cape Town.

KANAGAWA MARU ... End Oct. or beginning Nov.

BOMBAY via Singapore and Colombo.

OSAKA MARU ... Monday, 10th Sept.

TAMBA MARU ... Thursday, 27th Sept.

CALCUTTA via Singapore, Penang & Rangoon.

NORIOKA MARU ... Tuesday, 4th Sept.

NAGATO MARU ... Wednesday, 12th Sept.

NAGASAKI, KOBE & YOKOHAMA.

YOSHINO MARU ... Thursday, 13th Sept.

SHANGHAI, KOBE & YOKOHAMA.

NAGANO MARU (Shanghai & Kobe) ... Thursday, 6th Sept.

TATEISHI MARU (Kobe & Yokohama) ... Monday, 10th Sept.

KITA MARU ... Wednesday, 12th Sept.

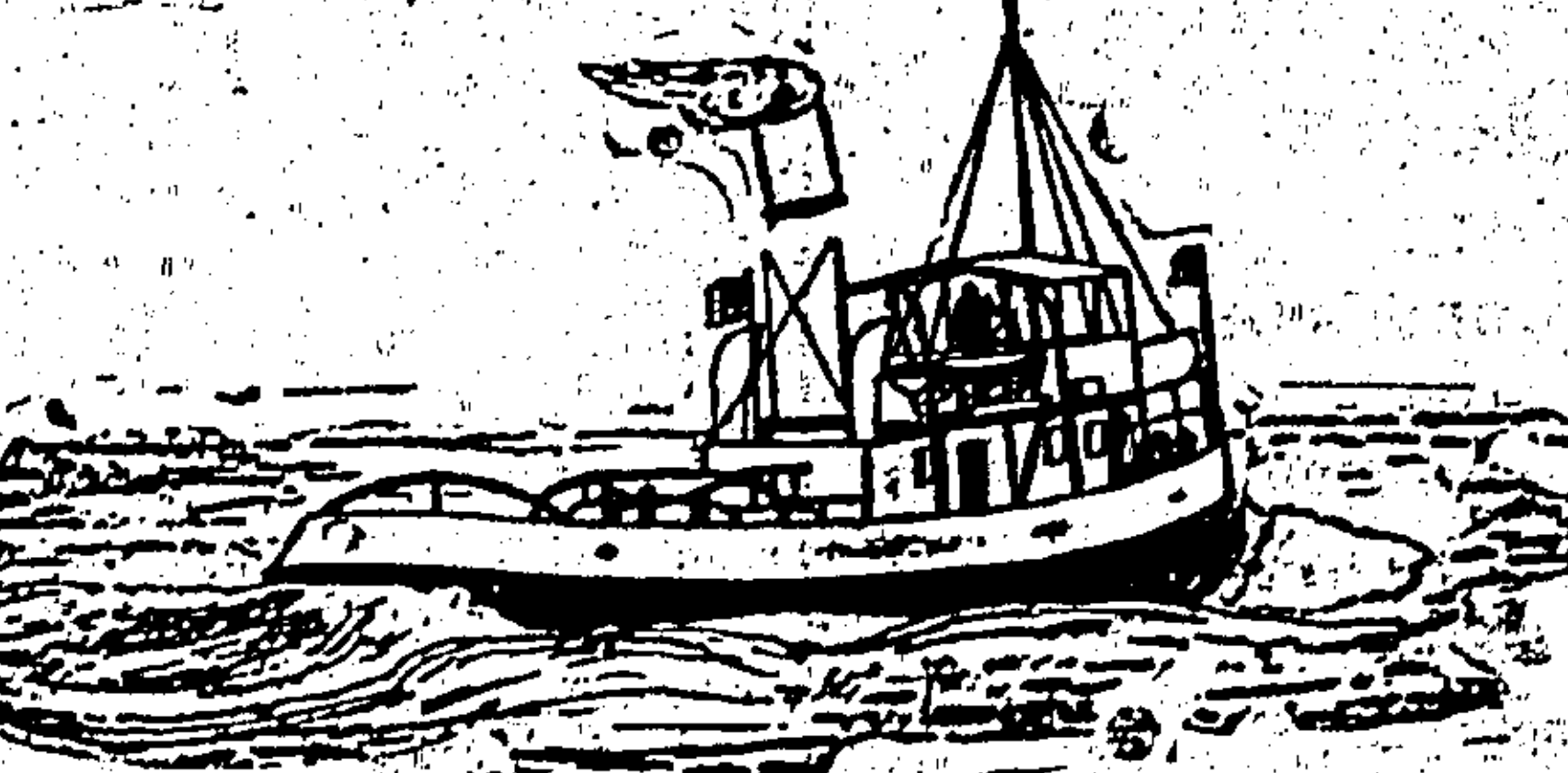
For further information apply to: NIPPON YUSEN KAISHA

Telephone: Central Nos. 292, 293 & 2422. F. OGURI, Manager.

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SHIPPING MOVEMENTS.

The T.K.K. s.s. *Siberia* sailed from Dairen on the 1st inst., via Shanghai, and will be due at this port on the 6th inst.

The s.s. *Bellevue* (Blue Funnel line), from Liverpool, left Singapore on the 2nd inst. for this port, and is due here on the 6th inst.

The s.s. *Diomed* (Blue Funnel line), arrived at Hongkong on the 1st inst.
 The P. & O. Co.'s s.s. *Karnata* left Singapore for this port on the 1st inst., at 4 p.m., with the outward English mails, and is due here on the 6th inst. (Thursday) at about 7 a.m.

VESSELS EXPECTED.

Angers (M.M.), due Sept. 25th.
Bellevue (Blue Funnel), due Sept. 7th.
Benelux (Ben Line), due Sept. 29th.
Benelux (Ben Line), due Sept. 10th.
Chadler (M.M.), due September 11th.
Euphrates (Blue Funnel), due Sept. 12th.
Empress of Canada, due September 10th.
Meritona (Blue Funnel), due to-day.
Phenias (Blue Funnel), due Sept. 19th.
President Madison (Admiral Oriental), due Sept. 8th.
Siberia (M.M.), due September 6th.
Sura Maru (N.Y.K.), due Sept. 13th.

WEATHER REPORT.

September 3rd at 12.11.—Pressure has decreased moderately at Shanghai and slightly from the Vixas to Guam; also over Formosa and central Indo-China. It is nearly stationary from Hongkong to Haiphong.

A depression lies to the north of Shanghai and a typhoon about 200 miles N.W. of Guam, moving N.W. apparently.
 Hongkong rainfall for the 24 hours ending at 10 a.m., 3rd September, 0.00 inch. Total since January 1st, 78.68 inches, against an average of 66.94 inches.

The forecast for the 24 hours ending at noon, 4th Sept., is as follows:—
 District Forecast

Formosa Channel ... S.W. winds, moderate; fair.

Hongkong to Gasp Rock ... do.

South coast of China between Hongkong and Lamook ... do.

South coast of China between Hongkong and Hainan ... do.

HONGKONG METEOROLOGICAL REGISTER.

Hongkong Observatory, September 3rd.

	Previous Day at 2 p.m.	On Date On Date	
		at 6 a.m.	at 1 p.m.
Barometer	29.76	29.75	29.73
Temperature	87	81	88
Humidity	69	82	69
Wind Direction	SW	SW	S
Force	4	2	3
Weather	c	0	c
Rain	0.01	0.00	0.00

Highest open-air Temperature on 2nd ... 87

Lowest open-air Temperature on 3rd ... 61

HONGKONG TIDE TABLE

From Sept. 4th to 10th, 1923.

Days of Week	Day	High Water		Low Water	
		Time	Height	Time	Height
Tues.	4	5 m 32 s	5 ft 8 in	11 m 12 s	3 ft 2 in
Wed.	5	5 m 38 s	4 ft 2 in	10 m 13 s	4 ft 1 in
Thurs.	6	5 m 45 s	4 ft 2 in	9 m 55 s	4 ft 2 in
Fri.	7	5 m 52 s	4 ft 2 in	11 m 30 s	4 ft 1 in
Sat.	8	6 m 04 s	4 ft 2 in	10 m 33 s	3 ft 8 in
Sun.	9	6 m 14 s	4 ft 2 in	11 m 25 s	3 ft 4 in
Mon.	10	6 m 25 s	4 ft 2 in	11 m 14 s	3 ft 0 in

THE NEW CHINESE REMEDY. THERAPION No. 1 THERAPION No. 2 THERAPION No. 3

For the treatment of all kinds of febrile diseases, such as typhoid, dysentery, cholera, etc., and for the relief of all kinds of pain.

ON SALE.

HONGKONG HANSAARD REPORTS OF THE MEETINGS OF THE LEGISLATIVE COUNCIL for the Session 1921.

Revised by the Members.

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Daily Press Office.

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HOMEWARDS.

PASSAGE RATES TO LONDON.

"A" Class Steamers	1st Class £92—2nd Class £62.
"B" Class Steamers	1st Class £84—2nd Class £56.
"C" Class Steamers	1st Class £56.

N.B.—"C" Class Steamers comprise those of the Cargo Type which have accommodation for a few passengers but do not carry Doctor or Stewardess.

Subject to change without notice.

For further particulars apply to—

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Joint Service of the

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AMERICAN & MANCHURIAN LINE

(ELLERMAN & BUCKNALL, S.S. CO., LTD.)

Sailings from Hongkong.

S.S. "ANTIOCHUS"	via Suez Canal	4th Sept.
S.S. "BELLEROPHON"	via Suez Canal	15th Sept.
S.S. "CITY OF BAGDAD"	via Suez Canal	20th Sept.
S.S. "PERSEUS"	via Suez Canal	5th Oct.

Steamers proceed via Suez Canal or Panama Canal at Owners' option.

Subject to change without notice.

For freight and particulars apply to—

BUTTERFIELD & SWIRE OR THE BANK LINE, LTD., HONGKONG.
(JOHN SWIRE & SONS, LTD.) HOLYOAK, MASSEY & CO., LTD., CANTON.**M.**

MESSAGERIES MARITIMES

SERVICES CONTRACTUELS

M.

Mail Steamers.	Next Sailings from Marseilles.	Pro. Arr. at Hongkong and Sailing for Shanghai and Japan.	Probable Sailing from Hongkong for Marseilles.
ANDRE LEBON	—	—	17th Sept.
AMBOISE	—	—	1st Oct.
CORDILLERE	10th Aug.	11th Sept.	15th Oct.
ANGERS	24th Aug.	25th Sept.	29th Oct.
OHILL	7th Sept.	9th Oct.	13th Nov.
PORTHOS	21st Sept.	23rd Oct.	28th Nov.

RATES OF PASSAGE MONEY TO MARSEILLES.

(Including Table Wine and Free Doctor's Attendance).
A Class (1st Class) £55. 0s. 0d. B Class (1st Class) £53. 0s. 0d.
STEAMERS (2nd) £63. 0s. 0d. STEAMERS (2nd) £61. 0s. 0d.

Through Tickets to London and Leading Towns of Europe.

Accommodation reserved in the Trains at Marseilles.

LIGNE COMMERCIALES (CARGO BOAT).

S.S. C. P. "LECOQ" loading for HAVRE, ANTWERP & DUNKIRK, about end Sept. and may eventually call at Valence, Alger, Casablanca, Bordeaux, Rotterdam, (if sufficient inducement offered).
Also through Bill of Lading issued to HELSINKI, REVAL and RIGA.
Sailings subject to alteration without notice.

For full Particulars apply to—

MESSAGERIES MARITIMES CO.,

Telephone: Central 740. 21. CONSIGNATION—TRANSHIP—REPRESENTATION.

DOUGLAS STEAMSHIP CO., LTD.

HONGKONG AND SOUTH CHINA COAST PORT SERVICE.

REGULAR SERVICE of Fast, High Class Coast Steamers having good accommodation for First-Class Passengers, Electric Light and Fans in staterooms, and excellent cuisine.

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AND RETURN

(Occupying 9 or 10 Days).

HAIHONG	Capt. W. G. Parnham	Tuesday, 4th Sept., at 1 p.m.
HAIPHONG	Capt. Ellis Walker	Sunday, 9th Sept., at 10 a.m.
HAIOHING	Capt. J. B. Thompson	Tuesday, 11th Sept., at 1 p.m.

Arrivals and Departures from the Company's Wharf (near Blaka Pier).

For Freight and Passage apply to—

DOUGLAS LARSEN & CO.

(General Managers)

JAPAN COAL

AND

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CEYLON, JAVA, BURMA, CEYLON, INDIA, PERSIAN GULF, WEST INDIES, MAURITIUS, EAST & SOUTH AFRICA, AUSTRALASIA, INCLUDING NEW ZEALAND & QUEENSLAND PORTS, RED SEA, EGYPT, EUROPE, ETC.

PENINSULAR & ORIENTAL FORTNIGHTLY
DIRECT ROYAL MAIL STEAMERS.
(Under Contract with H.M. Government.)

S.S.	Tonnage	From Hongkong (about)	Destination
"MACEDONIA"	11,089	7th Sept. 11th night	B'way, Mars, Gib, L'don & A'warp.
"SICILIA"	6,513	18th Sept.	Spore, Penang, Colombo & Bombay.
"DONGOLA"	6,513	31st Sept.	Mars, Gib, L'don & Antwerp.
"MANTUA"	10,902	5th Oct.	B'way, Mars, Gib, L'don & A'warp.
"SUDAN"	6,596	17th Oct.	Spore, Penang, Colombo & B'way.
"KARMALA"	9,068	19th Oct.	Mars, Gib, L'don & Antwerp.
"CALEDONIA"	7,622	2nd Nov.	B'way, Mars, Gib, L'don & A'warp.
"NELLORE"	6,513	4th Nov.	Mars, Gib, L'don & Antwerp.
"SICILIA"	6,513	14th Nov.	Spore, Penang, Colombo & Bombay.
"MALWA"	10,911	16th Nov.	Mars, Gib, L'don & Antwerp.
"KALYAN"	7,622	25th Nov.	do.
"SUDAN"	6,596	30th Nov.	do.
"BOUDAN"	6,596	13th Dec.	Spore, Penang, Colombo & B'way.
"DEVANHA"	6,596	14th Dec.	Mars, Gib, L'don & Antwerp.
"KAISAR-I-HIND"	11,430	28th Dec.	B'way, Mars, Gib, L'don & A'warp.

1924.

"KHIVA"	6,597	11th Jan.	(MARSEILLES & LONDON via Usual Ports of Call)
"MACEDONIA"	11,089	25th Jan.	do.
"FASHGAR"	6,540	8th Feb.	do.
"MOREA"	10,911	22nd Feb.	do.
"KARMALA"	9,068	7th March	do.
"NALDERA"	15,993	21st March	do.
"DELTA"	8,097	4th April	do.
"CHINA"	7,652	18th April	do.

BRITISH INDIA - APCAR SAILINGS

"JANUS"	4,824	9th Sept.	Singapore, Penang & Calcutta.
"TANDA"	6,956	27th Sept.	do.

EASTERN & AUSTRALIAN SAILINGS (South)

"ARAPURA"	6,090	6th Oct.	(Manila, Thursday, Island, Townsville, Brisbane, Sydney & Melbourne).
"ST. ALBANS"	4,500	3rd Nov.	do.

Frequent connections from Australia with the following—

The Union S.S. Co.'s Steamers to the United Kingdom via New Zealand, Vancouver, The P. & O. Royal Mail Steamers to London via Suez Canal, (San Francisco, etc.) The P. & O. Branch Service of Steamers to London via the Cape. The New Zealand Shipping Co.'s Steamers for Southampton and London via Panama Canal.

SAILING TO SHANGHAI & JAPAN

"TAKADA"	6,949	7th Sept.	Moji & Kobe.
"KARMALA"	9,098	7th Sept. 4 p.m.	Shanghai, Moji & Kobe.
"ARAPURA"	6,000	11th Sept.	Moji, Kobe & Yokohama.
"NELLORE"	6,883	22nd Sept.	Shanghai, Moji, Kobe & Yokohama.
"SUDAN"	6,593	29th Sept.	Shanghai.

All dates are approximate and subject to alteration without notice.

WIRELESS TELEGRAPHY FITTED ON ALL STEAMERS.

Passengers for Rangoon must defray their own Hotel expenses at Singapore while awaiting the on carrying steamer.

First Class Passengers may travel by B.S.N. Company's Steamers between Singapore and Calcutta or Singapore and Madras in lieu of the section of their P. & O. Tickets Singapore to Colombo.

All Cabins are fitted with Electric Fans, free of charge.

Parcels measuring not more than 2 ft. x 2 ft. x 2 ft. will be received at the Company's Office up to noon on the day previous to sailing.

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LONDON, HAMBURG, ROTTERDAM & ANTWERP—Monthly direct service via Singapore, Colombo, Suez and Port Said.

"LONDON MARU" Sunday, 16th Sept.

RIO DE JANEIRO, BANTOS & BUENOS AIRES—via Saigon

Singapore, Colombo, Durban and Capetown—Passenger Service.

"CHICAGO MARU" Tuesday, 18th Sept.

BOMBAY—fortnightly service via Singapore and Colombo.

"ARGON MARU" (Call at Penang) Tuesday, 4th Sept.

"ANDES MARU" Thursday, 20th Sept.

SAIGON, HANGKOW, or SINGAPORE—Regular monthly Passenger Service.

"ATLAS MARU" Tuesday, 2nd Oct.

CALCUTTA—Monthly Service via Singapore and Rangoon.

"HONOLULU MARU" Wednesday, 12th Sept.

VICTORIA, SEATTLE, TACOMA & VANCOUVER—via Shanghai and Japan Ports—Taking cargo to OVERLAND PORTS U.S.A. & CANADA—Passenger Service.

"ARABIA MARU" Friday, 21st Sept.

NEWYORK via PANAMA—Regular monthly service via Japan Ports, San Francisco, Panama and Colon Ports.

"ATLAS MARU" Beginning of Sept.

JAPAN PORTS—Kobe, Yokohama via Shanghai.

"HIMALAYA MARU" Wednesday, 12th Sept.

KEELUNG via SWATOW & AMOY—These Steamers have excellent accommodation for 1st and 2nd class saloon passengers.

TAKAO via SWATOW & AMOY. Thursday, 15th Sept., 10 a.m.

TAKAO & KEELUNG.

For sailing dates and further particulars, please apply to
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CHINA NAVIGATION CO., LTD.

SAILINGS SUBJECT TO ALTERATIONS.

Ports	Steamer	Date of Departure
SWATOW & HANGKOW	"KIANGSU"	On 4th Sept. 4 p.m.
AMOY & SHANGHAI	"KANGHOU"	On 5th Sept. D.L.
HOIHOW & SINGAPORE	"CHINHUA"	On 5th Sept. Noon.
SHANGHAI	"SUNNING"	On 6th Sept. D.L.
WEIHAIWEI, CHEFOO & TIENTSIN	"HUICHOW"	On 6th Sept. D.L.
SWATOW & SHANGHAI	"LUCHOW"	On 6th Sept. 4 p.m.
SHANGHAI & TSINGTAO	"SHANTUNG"	On 8th Sept. D.L.
HOIHOW, PAKHOI & HAIPHONG	"YUNNAN"	On 9th Sept. 10 a.m.
SWATOW & SHANGHAI	"KIANGHOU"	On 9th Sept. Noon.
SWATOW & SINGAPORE	"KINGYUAN"	On 9th Sept. 4 p.m.
SWATOW & HANGKOW	"KWANGCHOW"	On 11th Aug. 4 p.m.

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"CHANGSHA"	—	—

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FROM HONGKONG BY DIRECT ROUTE

U.S.S.B. "West Chopaka" Due Hongkong 14th Sept.

Leave Hongkong 18th Sept.

U.S.S.B. "West Carmona" Due Hongkong 30th Sept.

Leave Hongkong 1st Oct.

CARGO ACCEPTED FOR TRANSHIPMENT AT SAN FRANCISCO TO WEEKLY

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TO MANILA AND P. I. PORTS.

U.S.S.B. "West Carmona" Due Hongkong 11th Sept.

Leave Hongkong 12th Sept.

THROUGH BILLS OF LADING ISSUED TO ALL PORTS NOT SERVED.

TO MANILA AND SINGAPORE.

U.S.S.B. "West Cactus" Due Hongkong 19th Sept.

Leave Hongkong 30th Sept.

For Full Information Apply to

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L. EVERETT,

General Agent for

JAPAN-CHINA-PHILIPPINES.

INDO-CHINA-TRAITS & JAVA.

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S.S. "BOWES CASTLE" sailing on or about 12th Sept.

LLOYD TRIESTINO.

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PIUMK having been re-opened for traffic, cargo is also accepted for this port

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REDUCED FARE FROM HONGKONG TO ITALIAN PORTS, EGG.

FOR SHANGHAI YOKOHAMA & KOBE

S.S. "VENEZIA" sailing on or about 2nd Oct.

FOR BRINDISI, VENICE & TRIESTE

via SINGAPORE, PENANG & COLOMBO

S.S. "ROBANDRA" sailing on or about end of Sept.

S.S. "VENEZIA" sailing on or about end of Oct.

NATAL LINE OF STEAMERS.

From CALCUTTA and COLOMBO to SOUTH AFRICAN PORTS.

S.S. "UMSINGA" sailing from Calcutta on or about 26th Sept.

Regular Passenger and Cargo Service to South African Ports.

Through Bills of Lading issued from Hongkong.

For Freight or Passage on any of the above Lines apply to—

DODWELL & CO., LIMITED.

Agents.

Telephone Central 1030.

POST OFFICE NOTICE

REGISTERED and PARCEL MAILS are closed 15 minutes earlier than the time given below unless otherwise stated, and where mails are advertised to close at or before 9 a.m. registered and parcel mails are closed at 5 p.m. on the previous day.

INWARD MAILS.

From	Per	Date
BOMBAY	Nagano Maru ...	4th Sept
SHANGHAI	Shantung ...	4th Sept
JAPAN	Moroka Maru ...	4th Sept
SHANGHAI	Sunam ...	4th Sept
London (Letters via Brindisi, 7th Aug.)	Meriones ...	4th Sept
MAZDA	Pras. Grant ...	5th Sept
SHANGHAI	Liangchow ...	5th Sept
EUROPE via Suez (Letters & Papers, London 9th August, and Parcels, 1st August)	Karmala ...	6th Sept
U.S.A. Japan and Shanghai	Pras. Lincoln ...	8th Sept
U.S.A., CANADA, JAPAN AND SHANGHAI	Pras. Madison ...	8th Sept
BOMBAY	Sado Maru ...	13th Sept

OUTWARD MAILS.

For	Per	Date
Shanghai	Carl Layton ...	Tuesday, 4th, 9.00 A.M.
Formosa and Dairen	Atlas Maru ...	9.00 A.M.
Hohow and Haiphong	Haitan ...	10.00 A.M.
Shanghai	Kasama ...	10.00 A.M.
Straits, Bangkok, Egypt and Europe via	Registration ...	9.45 A.M.
Marseilles due Marseilles, 1st Oct.	Letters ...	10.30 A.M.
Swatow, Amoy and Foochow	Hakka ...	Noon
Swatow and Bangkok	Kiangsu ...	2.30 P.M.
Shanghai	Archim ...	2.30 P.M.
Amoy	Kanchow ...	8.00 P.M.
Haiphong	Nanchang ...	Wednesday 5th, 8.00 A.M.
Hohow	Chinhua ...	10.30 A.M.
Swatow, Amoy and Formosa	Amakusa Maru ...	11.00 A.M.
Straits	Fan Oloon ...	Noon
Saigon	Waku ...	2.30 P.M.
Hohow and Bangkok	Chun Sang ...	5.00 P.M.
Shanghai, Japan, Canada, U.S.A.	Parcels ...	Thursday, 6th, 5.00 P.M.
Central and South America and	Registration ...	9.15 A.M.
EUROPE via VANCOUVER, B.C.	Letters ...	10.00 A.M.
due Vancouver, 24th Sept.	Yunnan ...	5.00 A.M.
Hohow, Pakhoi and Haiphong	Lessing ...	5.00 P.M.
Hohow and Haiphong	Pras. Grant ...	5.00 P.M.
Shanghai, Japan, Canada, U.S.A.	Registration ...	5.00 P.M.
Central and South America and	Letters ...	5.30 P.M.
EUROPE via VICTORIA, B.C.	Letters ...	5.30 P.M.
due Victoria, B.C., 28th Sept.		
Ship sails 7th inst., 10 A.M.		
Swatow	Lokang ...	Friday, 7th, 10.30 A.M.
Straits, Bangkok, Ceylon, Mauritius, L.	Parcels ...	Noon
Marques, South Africa, India	Registration ...	5.00 P.M.
via Dhanshodhi, Bombay, Aden,	Letters ...	5.00 P.M.
Egypt and EUROPE via MARSEILLE		
due Marseilles, 6th Oct. (Ship		
sails at midnight, 7th Sept.)		
Swatow, Amoy and Foochow	Haiphong ...	Sunday, 9th, 9.00 A.M.
Manila	Pras. Madison ...	Monday, 10th, 3.30 P.M.
Swatow, Amoy and Foochow	Haiphong ...	Tuesday, 11th, Noon

*Correspondence bearing vessel's name only.

THE BLUE FUNNEL LINE

REGULAR AND FAST FREIGHT AND PASSENGER SERVICES

LONDON SERVICE

"PATROCLUS" 4TH SEPT. Marseilles, London & Rotterdam
 "LYCAON" 18TH SEPT. London, Rotterdam & Hamburg.
 "MENTOR" 25TH SEPT. London, Rotterdam & Hamburg.
 "AGAPENOR" 9TH OCT. London, Rotterdam & Dunkirk.

LIVERPOOL SERVICE

(DIRECT OR VIA CONTINENTAL PORTS).
 "KT. TEMPLAR" 20TH SEPT. Genoa, Marseilles, Liverpool & Glasgow.
 "PROMETHEUS" 1ST OCT. Marseilles, Havre, Liverpool & Glasgow.
 "RHEXENOR" 10TH OCT. Genoa, Marseilles & Liverpool.

PACIFIC SERVICE

(VIA KOREA AND YOKOHAMA).
 "ACHILLES" 12TH SEPT. Victoria, Seattle & Vancouver.
 "PHILOCTETES" 26TH SEPT.

NEW YORK SERVICE

(VIA SUEZ OR PANAMA).
 "ANTIOCHUS" 4TH SEPT. via Suez and Boston.
 "BELLEROPHON" 15TH SEPT. via Suez and Boston.

PASSENGER SERVICE

"PATROCLUS" 4TH SEPT. for Singapore, Marseilles & London
 "MENTOR" 24TH SEPT. for Singapore & London.
 "TEIRESIAS" 1ST OCT. for Shanghai.
 "TEIRESIAS" 5TH NOV. for Singapore & London.
 "SARPEDON" 11TH DEC. for Singapore, Marseilles & London

FOR FREIGHT, PASSAGE RATES AND ALL INFORMATION APPLY TO
BUTTERFIELD & SWIRE
 (Jointly with & Sons, Ltd.)
 AGENTS.

THE INDUSTRIAL AND COMMERCIAL BANK, LTD.

Head Office:
 York Building, Charter Road, Hongkong
 Branches:
 Shanghai, 51, Kiangsoo Road.
 Hankow, British Consulate.
 Correspondents at:
 London, New York, Chicago, San Francisco,
 Vancouver, B.C., Honolulu, Singapore, Penang,
 Tientsin, Swatow, Amoy, Canton and all Commercial centres of China and abroad.
PROMPT SERVICE
 Attractive rates for all kinds of Deposits
 enquiries are welcome.
 T. H. MAL, Manager.
 1923

THE CHINESE MERCHANTS BANK, LTD.

司公限有行銀商華
 HEAD OFFICE:
 Alexandra Buildings, Charter Road.
 GENERAL Banking and Exchange
 Loans granted on approved securities.
 Current Accounts opened and Fixed
 Deposits received at rates which may be
 ascertained on application.
 The Bank also conducts a Savings
 Department.
 K. C. LAU, Chief Manager.
 1923

COMMERCIAL.

OPENING QUOTATIONS.

3rd September, 1923.

ON LONDON.—	
Telegraphic Transfer	2/3
Bank Bills, on demand	2/3 1/16
Bank Bills, at 30 days' sight	2/3
Bank Bills, at 4 months' sight	2/3 1/16
Credits, at 4 months' sight	2/3 1/16
Documentary Bills, 4 months' sight	3/4 1/16
ON PARIS.—	
Bank Bills, on demand	910
Credits, 4 months' sight	910
ON NEW YORK.—	
Bank Bills, on demand	51 1/2
Credits, at 30 days' sight	52 1/2
ON HONGKONG.—	
Telegraphic Transfer	168
Bank Bills, on demand	168
ON SHANGHAI.—	
Bank Bills, on demand	168
Private, 30 days' sight	104 1/2
ON MANILA.—On demand	103
ON SINGAPORE.—On demand	96 1/2
ON BATAVIA.—On demand	133 1/2
ON HAIPHONG.—On demand	nom.
ON SAIGON.—On demand	82 1/2
ON BANGKOK.—On demand	82 1/2
Sovereigns, Bank's Buying rate	8.65
Gold LEAF, 100 fine per tael	42.80
SILVER, per oz	30 15/16

HONGKONG AND SHANGHAI BANKING CORPORATION.

Head Office (Hongkong).
 Authorized Capital \$50,000,000
 Paid-up Capital \$30,000,000
 Reserve Funds
 Sterling \$4,500,000
 Silver \$14,500,000
 Reserve Liability of Proprietors \$30,000,000

Court of Directors:
 Hon. Mr. A. O. LANG—Chairman.
 D. G. M. BERNARD, Esq.—Deputy Chairman.
 A. H. COMPTON, Esq. W. L. PATTERSON, Esq.
 G. M. DODWELL, Esq. J. A. PLUMMER, Esq.
 G. T. M. EDWARDS, Esq. H. P. WHITE, Esq.

Chief Manager:
 Hon. Mr. A. G. STEPHEN.
 Acting Manager: Hongkong—J. MCARTHUR, Esq.
 Manager: Shanghai—G. H. SMITH, Esq.

LONDON BANKERS:
 WESTMINSTER BANK, LTD.

CURRENT ACCOUNTS opened in LOCAL CURRENCY and FIXED DEPOSITS received for one year or shorter periods in Local Currency and Sterling on terms which will be quoted on application.
 Hongkong, 14th June, 1923. [37]

HONGKONG SAVINGS BANK.

THE business of this Bank is conducted by the HONGKONG & SHANGHAI BANKING CORPORATION. Rules may be obtained on application.
 INTEREST on deposits is allowed on the Minimum Monthly Balances at 3 1/2 per cent. per annum.
 For the HONGKONG & SHANGHAI BANKING CORPORATION.
 A. G. STEPHEN, Chief Manager.
 Hongkong, 14th November, 1922. [38]

CHARTERED BANK OF INDIA, AUSTRALIA AND CHINA.

Incorporated by ROYAL CHARTER, 1853
 HEAD OFFICE—LONDON.
 Paid-up Capital £1,000,000
 Reserve Fund £2,800,000
 Reserve Liability of Proprietors £1,000,000

FOREIGN EXCHANGE and General Banking business transacted.
 CURRENT ACCOUNTS opened and FIXED DEPOSITS received for 1 year or shorter periods at rates which will be quoted on application.
 A. H. FERGUSON, Manager.
 Hongkong, May 6th, 1922. [31]

BANQUE DE L'INDO-CHINE, PARIS.

Head Office: 98, Boulevard Haussmann, Paris.
 Subscribed Capital Frs. 72,000,000.00
 Paid-up Capital Frs. 68,400,000.00
 Reserve Fund Frs. 59,667,283.54

BRANCHES:
 Bangkok, Hongkong, Saigon
 Batavia, Mentree, Shanghai
 Canton, Nankai, Singapore
 Djibouti, Papeete, Tientsin
 Haiphong, Peking, Tonkin
 Hankow, Pnom Penh, Yunnanfu
 Hanoi, Pondicherry

BANKERS:
 IN FRANCE: Comptoir National d'Escompte de Paris; Crédit Lyonnais; Banque de Paris et des Pays-Bas; Crédit Industriel et Commercial; Société Générale.
 IN LONDON: The National Provincial and Union Bank of England, Ltd.; Comptoir National d'Escompte de Paris; Crédit Lyonnais.
 IN NEW YORK: J. P. Morgan and Co.; French-American Banking Corporation; Guaranty Trust Co. of New York.

Interest allowed on Current Accounts and Fixed Deposits according to arrangement.
 Every description of banking and exchange business transacted.
 G. LEBOUCC, Acting Manager.
 Hongkong, July 12th, 1921. [33]

THE MERCANTILE BANK OF INDIA, LIMITED.

HEAD OFFICE:
 15, Greenchurch Street, London, E.C. 3.
 Authorized Capital £2,000,000
 Subscribed Capital £1,800,000
 Paid-up Capital £1,050,000
 Reserve Fund £1,200,000

BANKERS:
 THE BANK OF ENGLAND,
 THE LONDON JOINT CITY & MIDLAND BANK, LTD.

BRANCHES:
 Bangkok, Hongkong, Kuala Lumpur, Rangoon, Bombay, Madras, Calcutta, Shanghai, Calcutta, Kandy, New York, Simla, Colombo, Karachi, Penang, Singapore, Delhi, Kota Bharu, Port Louis (Mauritius), Galle.

HONGKONG BRANCH:
 Every description of Banking and Exchange business transacted.
 INTEREST allowed on Current Accounts at 2 per cent. per annum on Daily Balance and on Fixed Deposits at rates which may be ascertained on application.
 N. C. WILSON, Manager.
 71 Queen's Road Central, Hongkong, May 31st, 1922. [30]

THE BANK OF TAIWAN, LIMITED.

(TAIWAN GENRO.)
 Incorporated by Special Imperial Charter, 1899.
 Capital Subscribed Yen 60,000,000
 Capital (Paid-up) Yen 52,500,000
 Reserve Funds Yen 12,150,000

HEAD OFFICE—TAIPEH, FORMOSA.

BRANCHES:
 JAPAN—Tokyo, Yokohama, Kobe, Osaka, Moji.
 FORMOSA—Tientsin, Kagi, Kure, Keelung, Makung, Nanto, Pusan, Shichien, Taichu, Tainan, Takow, Tamsui, Toiyen, Aiko.
 CHINA—Shanghai, Hankow, Kiangsu, Amoy, Foochow, Swatow, Canton.
 OTHERS—Hongkong, Bangkok, Singapore, Soerabaya, Samarang, Batavia, Bombay, London, New York.

LONDON BANKERS:
 LONDON COUNTRIES WESTMINSTER AND PAIR'S BANK.

The Bank has Correspondents in Commercial Centres in the European Continent, Russia, Manchuria, Tsingtao, Japan, Indo-China, Siam, India, Philippine Islands, Java, and other Dutch India, Australia, America, etc.
 Interest allowed on Current Accounts and Fixed Deposits at rates which will be quoted on application.
 S. KONDOR, Manager.
 4, Des Vaux Road, Hongkong, 7th September, 1922.

THE BANK OF EAST ASIA, LIMITED.

HEAD OFFICE:
 No. 10, Des Vaux Road C., HONGKONG.
 Established 1919.
 Authorized Capital \$10,000,000.00
 Paid-up Capital 5,000,000.00
 Reserve Fund 500,000.00

DIRECTORS:
 Mr. Pong Wai Tung, Chairman,
 Mr. Chow Shou, Mr. Huynh Tai, Son, Mr. Kan Ying Po,
 Mr. Li Koon Chun, Mr. Mok Ching Kong, Mr. Fung Ping Shan, Mr. Wong Yun Tong,
 Mr. P. K. Kwok, Mr. Chan Ching Shek, Mr. Kan Chiu Nam, Mr. Ng Chang Lok.

Chief Manager ... Mr. Kan Tong Po,
 Asst. Manager ... Mr. Li Tse Fong.

BRANCHES & AGENCIES—
 LONDON, PARIS, SAN FRANCISCO, SHANGHAI, YOKOHAMA, KOBÉ, SAIGON, PENANG, HANKOW, TIENTSIN, MANILA, SOURABAYA, BOMBAY, CALCUTTA.

London Branches—The London Joint City and Midland Bank, Ltd.
 Every description of Banking and Exchange business transacted. Loans granted on approved securities. Interest allowed on Current Deposit Accounts at the rate of Two per cent. per annum, on Savings Accounts Four per cent. per annum, and on Fixed Deposits at the following rates:
 For 3 months at the rate of 3 per cent. per annum
 For 6 months at the rate of 4 per cent. per annum
 For 12 months at the rate of 5 per cent. per annum
 KAN TONG PO, Chief Manager.
 Hongkong, February 28th, 1923. [34]

THE YOKOHAMA SPECIE BANK, LIMITED.

Capital (fully paid-up) Yen 100,000,000
 Reserve Fund Yen 60,000,000
 HEAD OFFICE: YOKOHAMA.
 Branches and Agencies at:
 Batavia, Kobe, Soerabaya, Bombay, London, Rangoon, Buenos Ayres, Lyons, San Francisco, Calcutta, Los Angeles, Seattle, Shanghai, Hankow, Nagasaki, Fuzhou, Nanking, Shimonoseki, (Mukden) Newchwang, Sydney, Hamburg, Osaka, Tientsin, Hankow, New York, Tokyo, Honolulu, Peking, Yunnanfu, Harbin, Rio de Janeiro, Vladivostok.
 Interest allowed on Current Accounts. Deposits received for fixed periods at rates to be obtained on application.
 T. NISHIYAMA, Manager.
 19th March, 1923. [29]

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NEDERLANDSCHE HANDEL MAATSCHAPPIJ.

(NETHERLANDS TRADING SOCIETY.)

Established 1824.

A. Capital F. 100,000,000 £2,333,333
 Paid-up Capital F. 80,000,000 £1,866,666
 Reserve Fund F. 18,750,000 £4,375,000
 Special Reserve F. 22,000,000 £5,185,185
 Head Office—Amsterdam.

Branches at:
 The Hague—Rotterdam.
 Head Agency—Batavia.

BRANCHES—
 Bandjoeasin, Macassar, Shanghai
 Bandoeng, Medan, Singapore
 Bombay, Padang, Soerabaya
 Calcutta, Palembang, Soerakarta
 Cheribon, Pealangan
 Djember, Penang, Telip
 Djokjakarta, Pontianak, Tjilatjap
 Kaili, Rangoon, Walleveden
 Kota-Badja, Samarang

Correspondence at Colombo, Madras, Pondicherry, Bangkok, Saigon, Haiphong, Hanoi, Amoy, Yokohama, Melbourne, Sydney, New York, San Francisco, etc., etc.
 London Bankers—The National Provincial and Union Bank of England, Ltd.
 The Bank buys and sells and receives for collection Bills of Exchange, issued letters of credit, on its Branches and Correspondents in the East, on the Continent, in Great Britain, America and Australia, and transacts banking business of every description.
 W. H. GROSCHAMP, Agent.
 Hongkong, August 14th, 1922. [37]

THE BANK OF CHINA.

行銀國中

(Specially authorized by Presidential Mandate of the Republic of China on the 22nd of November, 1917.)
 Authorized Capital \$30,000,000.00
 Paid-up Capital 18,778,600.00
 Reserve Funds 9,629,425.24
 HEAD OFFICE—PEKING.
 HONGKONG BRANCH—4, Queen's Road Central. Branches and sub-branches all over China, and Correspondents in Europe, America, and other parts of the world.
 London Bankers—The National Provincial and Union Bank of England, Ltd.
 The Guaranty Trust Co. of New York.
 New York Bankers—The Irving National Bank.
 The Equitable Trust Co., New York.
 Interest allowed on Current Accounts and Fixed Deposits. Terms on application.
 Every description of Banking Business transacted.
 Loans granted on approved securities.
 Special facilities for Home Exchange.
 TRUYEE PEI, Manager.
 Hongkong, September 28th, 1921. [32]